

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., August 25, 1949

Condition of National Banks in the United States on June 30, 1948, Dec. 31, 1948, Apr. 11, 1949, and June 30, 1949

[In thousands of dollars]

	June 30, 1948 (5,004 banks)	Dec. 31, 1948 (4,997 banks)	Apr. 11, 1949 (4,996 banks)	June 30, 1949 (4,993 banks)
ASSETS				
Loans and discounts, including overdrafts.....	22,303,042	23,818,513	22,941,026	22,578,120
U. S. Government securities, direct obligations.....	36,226,156	34,977,410	34,582,806	35,595,411
Obligations guaranteed by U. S. Government.....	5,251	2,853		2,087
Obligations of States and political subdivisions.....	3,207,888	3,190,189	3,289,963	3,410,267
Other bonds, notes, and debentures.....	1,943,659	1,898,185	1,901,718	1,959,419
Corporate stocks, including stocks of Federal Reserve banks.....	158,271	159,716	161,062	162,609
<i>Total loans and securities.....</i>	<i>63,844,267</i>	<i>64,046,866</i>	<i>62,876,875</i>	<i>63,707,915</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	20,465,498	23,024,269	20,855,906	20,376,181
Bank premises owned, furniture and fixtures.....	553,887	573,557	584,507	587,617
Real estate owned other than bank premises.....	8,635	9,559	10,051	12,351
Investments and other assets indirectly representing bank premises or other real estate.....	45,337	43,794	45,262	48,414
Customers' liability on acceptances outstanding.....	112,554	113,097	89,356	75,325
Interest, commissions, rent, and other income earned or accrued but not collected.....	143,780	152,578	146,977	150,161
Other assets.....	167,154	171,332	156,426	141,488
Total assets.....	85,341,112	88,135,052	84,765,060	85,099,450
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	45,203,667	47,004,636	44,318,284	44,470,804
Time deposits of individuals, partnerships, and corporations.....	18,830,881	18,828,056	18,907,230	19,008,719
Deposits of U. S. Government and postal savings.....	1,367,862	1,504,408	1,815,957	1,451,478
Deposits of States and political subdivisions.....	5,175,811	5,230,758	5,294,587	5,398,970
Deposits of banks.....	7,305,787	7,843,607	6,887,424	6,946,245
Other deposits (certified and cashiers' checks, etc.).....	1,115,980	1,236,551	887,431	1,175,252
Total deposits.....	78,999,988	81,648,016	78,110,913	78,451,468
<i>Demand deposits.....</i>	<i>13,879,271</i>	<i>14,237,887</i>	<i>13,819,779</i>	<i>13,867,215</i>
<i>Time deposits.....</i>	<i>15,020,617</i>	<i>14,590,169</i>	<i>14,297,134</i>	<i>14,541,503</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	42,871	41,330	89,553	14,123
Mortgages or other liens on bank premises and other real estate.....	278	291	261	274
Acceptances executed by or for account of reporting banks and outstanding.....	125,465	127,337	97,866	83,860
Interest, discount, rent, and other income collected but not earned.....	99,644	108,995	111,109	116,661
Interest, taxes, and other expenses accrued and unpaid.....	207,388	216,222	238,366	225,396
Other liabilities.....	319,710	321,973	339,598	379,765
Total liabilities.....	79,795,344	82,464,164	78,987,666	79,271,547
CAPITAL ACCOUNTS				
Capital stock (see memoranda below).....	1,804,803	1,828,759	1,905,026	1,907,958
Surplus.....	2,451,488	2,510,495	2,478,494	2,506,653
Undivided profits.....	971,091	1,009,365	1,068,755	1,084,283
Reserves and retirement account for preferred stock.....	318,386	322,269	325,119	329,009
Total capital accounts.....	5,545,768	5,670,888	5,777,394	5,827,903
Total liabilities and capital accounts.....	85,341,112	88,135,052	84,765,060	85,099,450
MEMORANDA				
Par value of capital stock:				
Class A preferred stock.....	21,811	22,130	21,038	21,264
Class B preferred stock.....	2,087	1,915	1,131	1,061
Common stock.....	1,780,964	1,804,714	1,882,857	1,885,633
Total.....	1,804,862	1,828,759	1,905,026	1,907,958
Retirable value of preferred capital stock:				
Class A preferred stock.....	31,465	31,757	29,566	28,978
Class B preferred stock.....	3,100	2,927	1,518	1,448
Total.....	34,565	34,684	31,084	30,426
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	8,666,323	8,926,898	9,427,546	9,218,252

PRESTON DELANO,
Comptroller of the Currency.

Loans and U. S. Government Obligations Held by National Banks, Dec. 31, 1947, June 30, 1948, Dec. 31, 1948, and June 30, 1949

[In thousands of dollars]

	Dec. 31, 1947 (5,011 banks)	June 30, 1948 (5,004 banks)	Dec. 31, 1948 (4,997 banks)	June 30, 1949 (4,993 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper	11,061,418	10,967,053	11,564,158	10,009,460
Loans to farmers directly guaranteed by the Commodity Credit Corporation	34,755	12,423	482,020	280,747
Other loans to farmers	795,984	972,045	966,262	1,079,253
Loans to brokers and dealers in securities	362,088	522,756	548,782	694,140
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	635,927	564,392	495,310	449,501
Real-estate loans:				
Secured by farm land (including improvements)	320,905	342,962	338,649	348,877
Secured by residential properties (other than farm)	3,681,547	4,000,632	4,236,213	4,346,772
Secured by other properties	857,334	924,827	989,268	1,014,141
Other loans to individuals (consumer loans)	3,128,783	3,536,607	3,790,128	3,988,158
Loans to banks	30,354	41,022	27,062	24,967
All other loans	555,286	602,758	601,837	591,536
Overdrafts	16,076	13,383	12,672	12,063
Total gross loans		¹ 22,500,860	¹ 24,052,361	¹ 22,839,615
Less valuation reserves	(²)	197,818	233,848	261,495
Net loans	21,480,457	22,303,042	23,818,513	22,578,120
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills	1,394,261	1,368,370	1,576,489	1,666,848
Treasury certificates of indebtedness	4,263,124	5,245,635	5,622,346	6,068,623
Treasury notes	3,399,183	3,012,594	1,964,202	1,117,078
United States nonmarketable bonds (savings, investment series A-1965, and depositary bonds)	838,936	818,359	1,018,487	1,007,770
Other bonds maturing in 5 years or less	10,320,159	7,688,694	11,113,261	14,520,165
Other bonds maturing in 5 to 10 years	13,133,262	12,989,790	8,793,499	5,674,683
Other bonds maturing in 10 to 20 years	3,990,776	3,742,936	3,713,815	4,130,010
Bonds maturing after 20 years	1,479,575	1,359,778	1,175,311	1,410,234
Total	38,819,276	36,226,156	34,977,410	35,595,411
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)	6,159	5,251	2,853	2,087
Total U. S. Government obligations, direct and guaranteed	38,825,435	36,231,407	34,980,263	35,597,498

¹ Beginning June 30, 1948, figures for various loan items are shown gross, i. e., before deduction of valuation reserves, and are not entirely comparable with prior figures.

² Not available.

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on June 30, 1948, Dec. 31, 1948, Apr. 11, 1949, and June 30, 1949

[In thousands of dollars]

	June 30, 1948 (5,004 banks)	Dec. 31, 1948 (4,997 banks)	Apr. 11, 1949 (4,996 banks)	June 30, 1949 (4,993 banks)
Demand deposits:				
Deposits of individuals, partnerships, and corporations-----	45, 203, 667	47, 004, 636	44, 318, 284	44, 470, 804
Deposits of U. S. Government-----	1, 275, 158	1, 409, 021	1, 710, 792	1, 319, 498
Deposits of States and political subdivisions-----	4, 451, 357	4, 492, 502	4, 496, 984	4, 575, 322
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)-----	6, 574, 291	7, 046, 098	6, 114, 582	6, 139, 578
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	700, 279	749, 069	721, 697	686, 761
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)-----	1, 115, 980	1, 236, 551	887, 431	1, 175, 252
Total demand deposits-----	59, 320, 732	61, 937, 877	58, 249, 770	58, 367, 215
Time deposits:				
Deposits of individuals, partnerships, and corporations-----	18, 830, 881	18, 828, 056	18, 907, 230	19, 008, 719
Deposits of U. S. Government-----	89, 895	92, 667	101, 819	128, 674
Postal savings deposits-----	2, 809	2, 720	3, 346	3, 306
Deposits of States and political subdivisions-----	724, 454	738, 256	797, 603	823, 648
Deposits of banks in the United States (including private banks and American branches of foreign banks)-----	25, 141	24, 766	21, 447	18, 157
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	6, 076	23, 674	29, 698	101, 749
Total time deposits-----	19, 679, 256	19, 710, 139	19, 861, 143	20, 084, 253
Cash, balances with other banks, including reserve balances, and cash items in process of collection:				
Cash items in process of collection, including exchanges for clearing house-----	3, 834, 093	4, 256, 191	3, 345, 856	3, 697, 474
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks)-----	4, 147, 460	4, 305, 663	3, 811, 407	3, 829, 916
Other balances with banks in the United States (including private banks and American branches of foreign banks)-----	23, 997	22, 916	19, 666	18, 641
Balances with banks in foreign countries (including balances with foreign branches of other American banks)-----	13, 771	16, 332	12, 608	9, 932
Currency and coin-----	1, 120, 314	1, 040, 763	1, 116, 002	1, 093, 053
Reserve with Federal Reserve banks-----	11, 325, 863	13, 382, 404	12, 550, 367	11, 727, 165
Total-----	20, 465, 498	23, 024, 269	20, 855, 906	20, 376, 181

Condition of National Banks, by Classes, June 30, 1949

[In thousands of dollars]

	Central Reserve city banks (18 banks)	Other Reserve city banks (228 banks)	Country banks (member banks) (4,741 banks)	Nonmember banks (6 banks)	Total (4,993 banks)
ASSETS					
Loans and discounts, including overdrafts.....	4,108,455	10,180,962	8,215,624	73,079	22,578,120
U. S. Government obligations, direct and guaranteed.....	6,572,411	14,069,343	14,845,416	110,328	35,597,498
Obligations of States and political subdivisions.....	489,095	1,244,855	1,671,851	4,466	3,410,267
Other bonds, notes, and debentures.....	393,421	767,436	795,481	3,081	1,959,419
Corporate stocks, including stocks of Federal Reserve banks.....	46,479	62,673	53,457	-----	162,609
<i>Total loans and securities.....</i>	<i>11,609,861</i>	<i>26,325,269</i>	<i>25,581,829</i>	<i>190,954</i>	<i>63,707,913</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	4,210,575	8,870,506	7,242,607	52,493	20,376,181
Bank premises owned, furniture and fixtures.....	76,403	242,718	266,221	2,275	587,617
Real estate owned, other than bank premises.....	-----	7,804	4,480	67	12,351
Investments and other assets indirectly representing bank premises or other real estate.....	472	39,405	8,537	-----	48,414
Customers' liability on acceptances outstanding.....	36,866	36,703	1,747	9	75,325
Interest, commissions, rent, and other income earned or accrued but not collected.....	34,979	82,157	32,509	516	150,161
Other assets.....	75,713	38,682	26,483	610	141,488
Total assets.....	16,044,869	35,643,244	33,164,413	246,924	85,099,450
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	9,094,451	18,077,608	17,226,501	72,244	44,470,804
Time deposits of individuals, partnerships, and corporations.....	1,451,557	7,737,865	9,711,208	108,089	19,008,719
Deposits of U. S. Government and postal savings.....	398,571	596,809	425,029	31,069	1,451,478
Deposits of States and political subdivisions.....	421,144	2,504,510	2,455,527	17,789	5,398,970
Deposits of banks.....	2,576,339	3,739,746	628,941	1,219	6,946,245
Other deposits (certified and cashiers' checks, etc.).....	448,651	404,675	319,976	1,950	1,175,252
Total deposits.....	14,390,713	33,061,213	30,767,182	232,360	78,451,468
<i>Demand deposits.....</i>	<i>12,814,151</i>	<i>24,712,634</i>	<i>20,718,462</i>	<i>122,068</i>	<i>68,867,215</i>
<i>Time deposits.....</i>	<i>1,576,562</i>	<i>8,348,679</i>	<i>10,048,720</i>	<i>110,292</i>	<i>20,084,253</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	-----	500	13,623	-----	14,123
Mortgages or other liens on bank premises and other real estate.....	-----	-----	274	-----	274
Acceptances executed by or for account of reporting banks and outstanding.....	39,420	42,568	1,863	9	83,860
Interest, discount, rent, and other income collected but not earned.....	12,464	62,295	41,844	58	116,661
Interest, taxes, and other expenses accrued and unpaid.....	53,253	121,824	49,862	457	225,396
Other liabilities.....	287,925	73,716	18,082	42	379,765
Total liabilities.....	14,783,775	33,362,116	30,892,730	232,926	79,271,547
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	418,075	743,849	741,484	4,550	1,907,958
Surplus.....	584,235	962,526	954,942	4,950	2,506,653
Undivided profits.....	196,311	428,675	457,409	1,888	1,084,283
Reserves and retirement account for preferred stock.....	62,473	146,078	117,848	2,610	329,009
Total capital accounts.....	1,261,094	2,281,128	2,271,683	13,998	5,827,903
Total liabilities and capital accounts.....	16,044,869	35,643,244	33,164,413	246,924	85,099,450
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	1,500	8,760	10,904	100	21,264
Class B preferred stock.....	-----	-----	1,061	-----	1,061
Common stock.....	416,575	735,089	729,519	4,450	1,885,633
Total.....	418,075	743,849	741,484	4,550	1,907,958
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	8,760	18,618	100	28,978
Class B preferred stock.....	-----	-----	1,448	-----	1,448
Total.....	1,500	8,760	20,066	100	30,426
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,276,011	4,357,817	3,500,468	83,956	9,218,252

Condition of National Banks, by States, June 30, 1949

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine.....	33	69,101	105,412	8,809	7,740	590	48,999	1,041	110	290		227	214	242,533
New Hampshire.....	51	66,966	61,095	7,035	5,344	435	46,036	1,627	5	54			117	188,714
Vermont.....	39	52,765	41,801	6,701	4,872	395	25,633	1,433	22			145	129	133,922
Massachusetts.....	118	805,735	1,318,217	100,624	47,294	5,875	697,073	24,324	69	348	14,992	6,201	12,151	3,032,903
Rhode Island.....	8	67,167	111,797	3,066	3,925	582	47,943	1,007			181	508	116	236,292
Connecticut.....	51	175,829	330,384	42,698	22,891	1,385	167,674	8,533	240	3		900	353	750,890
Total New England States.....	300	1,237,563	1,968,706	168,933	92,066	9,262	1,033,358	37,965	450	717	15,173	7,981	13,080	4,585,254
New York.....	386	3,559,991	5,261,420	485,913	360,429	41,724	3,266,957	86,467	1,087	1,641	31,185	25,501	74,750	13,197,065
New Jersey.....	210	510,373	1,180,855	145,210	83,437	4,428	424,928	20,928	429	1,562	110	4,799	1,570	2,378,629
Pennsylvania.....	633	1,706,276	3,113,836	238,885	369,294	26,079	1,524,883	60,827	515	2,066	3,182	11,000	7,666	7,064,509
Delaware.....	13	13,800	16,893	954	1,689	144	7,707	487	3			3	63	41,743
Maryland.....	61	126,982	375,614	13,297	25,254	1,191	191,371	4,905	43	504	94	1,039	620	740,914
District of Columbia.....	9	140,877	288,714	1,158	26,265	795	173,643	7,039	88			446	582	639,607
Total Eastern States.....	1,312	6,058,299	10,237,332	885,417	866,368	74,361	5,589,489	180,653	2,165	5,773	34,571	42,758	85,251	24,062,467
Virginia.....	131	351,425	414,862	31,550	16,142	1,970	273,937	10,447	254	710	141	957	1,558	1,103,956
West Virginia.....	74	128,534	259,470	14,145	9,160	907	137,170	4,373	206			210	571	554,743
North Carolina.....	46	129,949	180,967	16,538	5,254	705	123,011	3,879	39	1	7	571	278	461,199
South Carolina.....	25	100,487	179,497	13,176	8,532	689	101,993	2,513		37		361	286	407,871
Georgia.....	51	304,308	305,934	36,459	18,446	1,356	264,855	7,992	322			1,402	798	941,872
Florida.....	61	218,745	608,724	59,312	13,039	1,910	253,267	13,030	277	85		2,276	956	1,249,131
Alabama.....	69	264,848	331,411	71,030	16,741	1,329	241,260	6,975	195	698	854	1,604	895	937,840
Mississippi.....	24	48,143	77,714	28,836	1,348	348	55,602	1,725				18	211	213,945
Louisiana.....	35	250,687	536,658	62,379	7,917	1,894	327,693	9,801	280	108	3,392	3,021	1,733	1,205,543
Texas.....	438	1,473,108	1,741,507	195,522	44,096	7,093	1,567,522	45,470	4,397	4,934	2,415	3,473	3,625	5,093,255
Arkansas.....	51	109,605	146,538	31,864	6,856	606	114,685	2,166	27	30		303	123	412,803
Kentucky.....	92	155,712	273,520	20,657	14,759	1,014	141,834	4,277	37	17		813	310	612,950
Tennessee.....	72	392,615	509,356	73,106	12,898	2,489	370,568	12,535	383	54	99	1,745	1,066	1,376,914
Total Southern States.....	1,169	3,928,166	5,566,138	654,574	175,488	22,310	4,051,000	125,183	6,417	6,674	6,908	16,754	12,410	14,572,022
Ohio.....	241	859,970	1,568,300	159,588	78,071	5,531	771,892	30,440	27	843	600	4,773	2,029	3,482,064
Indiana.....	124	329,565	817,937	66,661	36,099	2,140	402,815	10,124	26	2,334	967	2,334	967	3,668,803
Illinois.....	383	1,961,283	4,158,024	316,292	187,884	13,647	2,167,537	29,653	763	1,156	5,742	16,924	7,606	8,866,511
Michigan.....	78	592,676	1,230,355	92,842	77,136	3,664	593,026	13,289	171	1,182	44	5,565	2,091	2,612,041
Wisconsin.....	95	263,529	746,775	40,146	41,514	1,761	320,009	9,046	7	33	45	2,409	2,073	1,427,347
Minnesota.....	179	520,607	864,771	72,250	66,611	2,817	512,411	7,261	529	3,985	261	4,729	1,059	2,057,297
Iowa.....	98	192,719	304,398	57,174	16,456	954	206,874	3,442	21	1,301		1,002	219	784,560
Missouri.....	79	452,459	627,877	47,943	35,096	2,652	462,229	8,797	144	327	260	2,133	653	1,640,570
Total Middle Western States.....	1,277	5,172,808	10,318,437	852,896	538,867	33,166	5,436,793	112,052	1,688	8,921	6,999	39,869	16,697	22,539,193
North Dakota.....	41	43,641	147,853	7,159	5,050	266	57,400	1,334				656	55	263,414
South Dakota.....	35	69,007	112,775	9,381	5,125	281	58,569	1,322				735	336	257,531
Nebraska.....	126	209,480	366,424	43,570	20,117	1,096	248,832	5,048	6	4		1,203	1,601	897,381
Kansas.....	174	200,196	371,917	47,692	25,630	1,090	249,209	3,969	45	102		727	539	901,116
Montana.....	39	50,112	148,182	6,782	4,348	286	71,808	2,009				662	128	284,317
Wyoming.....	26	40,614	72,466	7,099	1,910	206	44,076	824	65			160	83	167,503
Colorado.....	77	174,977	388,939	23,462	15,527	1,028	234,599	2,716	8		6	1,419	387	843,068
New Mexico.....	25	73,658	79,780	6,905	1,072	270	58,187	1,552	238			187	114	221,963
Oklahoma.....	200	320,129	526,236	76,745	10,333	1,740	421,460	6,008	48	415	377	1,248	1,029	1,365,768
Total Western States.....	743	1,181,814	2,214,572	228,795	89,112	6,263	1,444,140	24,782	410	521	383	6,997	4,272	5,202,061
Washington.....	37	492,225	629,738	106,360	29,465	1,762	405,172	10,552	246	475	35	3,061	597	1,679,688
Oregon.....	21	320,908	484,384	76,036	7,992	1,210	253,641	13,367			179	3,608	738	1,162,063
California.....	94	3,765,866	3,642,459	407,485	143,115	13,159	1,882,974	72,088	775	24,367	11,068	26,945	6,687	9,996,988
Idaho.....	15	90,967	160,223	5,794	943	340	67,476	2,583				45	169	328,539
Utah.....	11	90,576	106,286	4,578	1,016	335	69,380	2,304		743		40	203	275,461
Nevada.....	5	42,282	58,592	6,992	711	118	24,520	923	13			424	176	134,751
Arizona.....	3	123,567	100,303	7,942	11,195	323	65,745	2,890	120	223		1,133	598	314,039
Total Pacific States.....	186	4,926,391	5,181,985	615,186	194,437	17,247	2,768,908	104,707	1,154	25,808	11,282	35,256	9,168	13,891,529
Total United States (exclusive of possessions).....	4,987	22,505,041	35,487,170	3,405,801	1,956,338	162,609	20,323,688	585,342	12,284	48,414	75,316	149,645	140,878	84,852,526
Alaska (nonmember bank).....	4	7,605	12,965	239	134		12,071	170	1				142	33,327
The Territory of Hawaii (nonmember bank).....	1	64,402	94,982	4,227	2,927		39,648	2,092	66		9	485	446	209,284
Virgin Islands of the United States (nonmember bank).....	1	1,072	2,381		20		774	13				31	22	4,313
Total possessions (nonmember banks).....	6	73,079	110,328	4,466	3,081		52,493	2,275	67		9	516	610	246,924
Total United States and possessions.....	4,993	22,578,120	35,597,498	3,410,267	1,959,419	162,609	20,376,181	587,617	12,351	48,414	75,325	150,161	141,488	85,099,450
New York City (central Reserve city).....	8	2,815,641	4,190,183	359,533	291,759	36,836	2,819,253	63,077		199	31,175	22,435	71,737	10,701,828
Chicago (central Reserve city).....	10	1,292,814	2,382,228	129,562	101,662	9,643	1,391,322	13,326		273	5,691	12,544	3,976	5,343,011
Other Reserve cities.....	228	10,180,962	14,069,343	1,244,855	767,436	62,673	8,870,506	242,718	7,804	39,405	36,703	82,157	38,682	15,643,244
Country banks (member banks).....	4,741	8,215,624	14,845,416	1,671,851	795,481	53,457	7,242,607	266,221	4,480	8,537	1,747	32,509	26,483	13,164,413
Possessions (nonmember banks).....	6	73,079	110,328	4,466	3,081		52,493	2,275	67		9	516	610	246,924

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	11	48,067	75,402	5,669	7,344	278	30,767	2,562	17	3		257	112	170,478
New Jersey, District No. 2.....	134	389,112	878,413	113,821	57,638	3,403	302,118	14,116	372	1,218	110	4,002	861	1,765,184
Kentucky, District No. 4.....	50	64,482	118,692	9,570	4,761	462	58,023	2,320		17		115	75	258,517
Pennsylvania, District No. 4.....	168	726,690	1,314,251	72,027	161,581	16,784	654,186	28,905	1	1,972	104	6,291	1,537	2,984,329
West Virginia, District No. 4.....	7	9,984	13,891	1,036	1,208	81	7,299	149						33,648
Louisiana, District No. 6.....	25	203,995	450,853	52,081	5,712	1,115	267,587	8,143	280		3,392	2,520	1,368	997,046
Mississippi, District No. 6.....	14	37,137	62,732	24,075	1,140	279	44,883	1,432				15	170	171,863
Tennessee, District No. 6.....	61	221,998	329,453	42,973	7,247	1,648	230,813	8,971	382		8	1,254	547	845,294
Indiana, District No. 7.....	86	266,685	712,020	57,550	30,481	1,815	341,388	7,764	1		94	41	2,197	767
Illinois, District No. 7.....	261	1,830,439	3,872,801	275,265	169,479	12,771	2,022,938	26,291	661	1,154	5,742	16,496	7,296	8,241,333
Michigan, District No. 7.....	52	564,793	1,172,180	86,091	74,461	3,470	571,888	12,478	168	1,182	44	5,545	2,057	2,494,357
Wisconsin, District No. 7.....	68	230,695	670,213	35,753	38,052	1,556	286,833	8,028	7	33	45	2,142	2,021	1,275,378
Missouri, District No. 10.....	29	171,357	263,685	23,696	16,986	935	231,063	4,128		281	74	543	280	713,028
New Mexico, District No. 10.....	7	48,326	47,995	4,664	880	179	35,193	860	223			187	97	138,604
Oklahoma, District No. 10.....	191	313,675	520,625	74,800	10,140	1,704	414,825	5,848	48	415	377	1,248	1,028	1,344,733

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine	112,737	88,485	3,240	7,364	5,205	1,703	218,734
New Hampshire	102,661	41,662	3,449	10,895	5,603	3,829	168,099
Vermont	49,054	63,118	1,247	2,633	888	1,720	118,660
Massachusetts	1,754,781	478,219	47,015	133,693	281,328	39,638	2,754,674
Rhode Island	166,944	20,049	3,696	10,858	8,150	1,610	211,307
Connecticut	440,508	171,712	12,716	30,771	18,172	15,298	689,177
Total New England States	2,626,685	863,245	71,363	196,214	319,346	63,798	4,140,651
New York	7,307,149	1,662,755	298,917	316,748	1,716,021	444,462	11,746,052
New Jersey	956,673	1,008,066	33,560	155,432	21,996	28,013	2,203,740
Pennsylvania	3,542,910	1,905,129	118,707	243,469	450,037	49,469	6,309,721
Delaware	21,600	12,980	281	444	295	413	36,013
Maryland	383,867	168,841	14,985	58,687	57,844	3,192	687,416
District of Columbia	424,166	99,765	11,604	106	42,709	22,070	600,420
Total Eastern States	12,636,365	4,857,536	478,054	774,886	2,288,902	547,619	21,583,562
Virginia	538,349	299,551	23,688	60,190	78,250	14,073	1,014,101
West Virginia	301,380	136,821	7,184	39,912	23,907	5,578	614,782
North Carolina	275,218	87,669	7,114	35,201	16,108	7,468	428,778
South Carolina	266,799	53,189	5,655	42,346	12,022	4,042	384,053
Georgia	533,379	160,151	13,757	65,720	100,728	5,097	878,832
Florida	725,251	199,221	12,952	102,860	114,410	10,731	1,165,425
Alabama	513,766	196,153	10,206	98,984	46,032	5,403	870,544
Mississippi	108,266	46,353	3,106	29,172	13,330	671	200,898
Louisiana	611,634	192,969	10,968	169,038	144,489	8,016	1,137,114
Texas	3,214,559	428,275	53,226	452,977	574,732	41,519	4,766,288
Arkansas	249,781	57,612	3,856	33,078	33,603	4,143	384,073
Kentucky	367,484	109,495	7,278	29,642	33,925	20,536	608,360
Tennessee	656,640	290,985	13,052	133,424	183,930	9,491	1,287,522
Total Southern States	8,362,506	2,258,444	172,042	1,294,544	1,375,466	136,768	13,599,770
Ohio	1,760,346	966,027	58,218	251,548	161,202	37,914	3,235,255
Indiana	841,136	418,425	25,358	187,343	76,339	19,225	1,667,826
Illinois	4,593,072	1,914,214	170,553	554,268	957,031	62,184	8,251,222
Michigan	1,279,433	837,718	95,415	97,166	120,008	22,920	2,452,600
Wisconsin	637,669	487,586	33,843	66,047	96,280	13,950	1,335,375
Minnesota	887,497	501,635	24,307	219,247	262,616	17,118	1,912,420
Iowa	392,700	146,725	16,429	94,734	83,240	4,938	738,766
Missouri	891,562	227,854	23,210	64,237	323,804	9,154	1,539,821
Total Middle Western States	11,283,415	5,500,184	447,333	1,534,590	2,080,520	187,403	21,033,445
North Dakota	159,044	67,921	3,692	7,736	9,523	1,959	249,875
South Dakota	155,276	46,779	5,594	26,206	7,377	2,232	243,464
Nebraska	551,707	102,546	12,696	43,004	126,476	6,362	842,791
Kansas	551,570	77,638	11,545	130,307	70,912	6,885	848,857
Montana	172,382	48,869	3,050	33,295	10,727	2,661	270,981
Wyoming	98,618	29,989	2,593	17,013	7,490	1,523	157,226
Colorado	508,705	162,746	11,979	39,727	59,774	6,365	789,296
New Mexico	125,450	29,922	5,002	40,157	7,323	2,280	210,154
Oklahoma	841,636	93,044	15,301	170,877	137,837	12,351	1,271,046
Total Western States	3,164,388	659,454	71,452	508,322	437,439	42,618	4,883,673
Washington	900,584	440,712	31,969	120,982	70,200	15,681	1,580,128
Oregon	625,264	324,793	14,766	78,166	28,013	13,011	1,084,018
California	4,227,195	3,750,165	121,727	746,728	317,678	157,352	9,320,825
Idaho	182,764	73,091	4,031	47,372	2,070	1,982	311,910
Utah	147,589	65,435	2,108	21,507	20,511	1,829	268,979
Nevada	61,487	46,129	1,779	14,349	626	1,549	125,919
Arizona	180,318	61,442	3,785	43,521	3,655	3,692	290,413
Total Pacific States	6,325,201	4,761,767	180,165	1,072,625	443,353	195,096	12,978,207
Total United States (exclusive of possessions)	44,398,560	18,900,630	1,420,409	5,381,181	6,945,026	1,173,302	78,219,108
Alaska (nonmember banks)	18,930	7,183	3,250	1,553	105	283	31,304
The Territory of Hawaii (nonmember bank)	52,222	99,094	27,574	15,501	1,097	1,663	197,151
Virgin Islands of the United States (nonmember bank)	1,092	1,812	245	735	17	4	3,906
Total possessions (nonmember banks)	72,244	108,089	31,069	17,789	1,219	1,950	232,360
Total United States and possessions	44,470,804	19,008,719	1,451,478	5,398,970	6,946,245	1,175,252	78,451,468
New York City (central Reserve city)	6,310,823	650,889	270,130	122,493	1,702,737	416,869	9,473,941
Chicago (central Reserve city)	2,783,628	800,668	128,441	298,651	873,602	31,782	4,916,772
Other Reserve cities	18,077,608	7,737,865	596,809	2,504,510	3,739,746	404,675	33,061,213
Country banks (member banks)	17,226,501	9,711,208	425,029	2,455,527	628,941	319,976	30,767,182
Possessions (nonmember banks)	72,244	108,089	31,069	17,789	1,219	1,950	232,360

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2	89,857	53,825	2,773	5,123	3,327	3,199	158,104
New Jersey, District No. 2	686,246	798,832	22,488	85,972	20,538	23,211	1,637,287
Kentucky, District No. 4	159,439	54,584	3,152	13,258	3,102	4,770	258,305
Pennsylvania, District No. 4	1,606,194	690,833	74,057	75,202	170,212	16,769	2,653,267
West Virginia, District No. 4	15,349	10,282	506	2,540	1,062	383	30,122
Louisiana, District No. 6	479,525	163,889	8,859	155,774	126,434	5,424	939,905
Mississippi, District No. 6	81,399	41,053	2,618	22,893	12,995	567	161,525
Tennessee, District No. 6	387,609	194,936	9,357	86,704	104,522	7,209	790,337
Indiana, District No. 7	714,605	352,932	22,648	166,073	64,080	15,548	1,335,886
Illinois, District No. 7	4,306,421	1,751,523	165,016	484,317	899,609	59,262	7,666,148
Michigan, District No. 7	1,242,295	774,390	94,090	90,820	119,820	22,334	2,345,749
Wisconsin, District No. 7	573,758	422,734	31,712	57,737	93,822	13,155	1,192,918
Missouri, District No. 10	371,693	71,351	6,848	15,801	203,483	4,592	675,768
New Mexico, District No. 10	65,455	24,939	4,369	28,593	6,133	1,608	131,097
Oklahoma, District No. 10	828,597	91,107	15,182	167,293	137,628	12,037	1,251,844

States, June 30, 1949—Continued

LIABILITIES—Continued
[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
50			386	288	205	219,663	Maine.
390			155	186	129	168,959	New Hampshire.
450			440	173	369	120,092	Vermont.
565		15,666	4,918	9,650	11,339	2,776,812	Massachusetts.
		181	326	793	298	212,905	Rhode Island.
25			1,161	1,863	640	692,866	Connecticut.
1,480		15,847	7,386	12,953	12,980	4,191,297	Total New England States.
4,502	10	33,203	15,172	42,408	285,944	12,127,291	New York.
1,105		110	3,899	3,866	2,343	2,215,063	New Jersey.
353		3,588	8,148	18,108	6,803	6,346,721	Pennsylvania.
50				1	34	36,098	Delaware.
		94	221	558	499	688,788	Maryland.
			412	1,537	1,555	603,924	District of Columbia.
6,010	10	36,995	27,852	66,478	297,178	22,017,885	Total Eastern States.
1,805	14	141	1,350	2,197	869	1,020,477	Virginia.
1,000	42		238	828	314	517,204	West Virginia.
200		7	846	868	152	430,851	North Carolina.
		19	457	957	425	385,911	South Carolina.
400			2,658	2,808	927	885,625	Georgia.
200			1,650	3,031	540	1,170,846	Florida.
	175	951	1,539	2,102	481	875,792	Alabama.
			101	259	116	201,374	Mississippi.
		4,084	864	3,453	528	1,146,043	Louisiana.
293		2,680	2,081	11,279	2,008	4,783,629	Texas.
			749	572	200	385,594	Arkansas.
260			727	889	439	570,675	Kentucky.
50		99	3,004	2,200	407	1,293,282	Tennessee.
4,208	231	7,981	16,264	31,443	7,406	13,667,303	Total Southern States.
550		600	4,658	8,026	1,934	3,251,023	Ohio.
50		41	1,992	2,829	731	1,573,469	Indiana.
		6,286	8,935	20,168	6,262	8,292,973	Illinois.
		44	6,820	7,199	3,204	2,469,927	Michigan.
50		45	1,147	2,542	257	1,339,416	Wisconsin.
		267	7,052	6,462	1,804	1,928,005	Minnesota.
			579	627	124	740,096	Iowa.
		465	1,303	2,535	1,270	1,545,394	Missouri.
650		7,748	32,486	50,388	15,586	21,140,303	Total Middle Western States.
	29		327	620	44	250,866	North Dakota.
950			382	658	175	244,708	South Dakota.
225	4		525	954	238	845,458	Nebraska.
			652	1,328	310	851,376	Kansas.
			501	428	24	271,937	Montana.
			278	169	82	157,755	Wyoming.
		6	472	2,043	50	791,867	Colorado.
150			267	64	14	210,629	New Mexico.
		377	822	2,701	623	1,275,569	Oklahoma.
1,325	33	383	4,226	8,965	1,560	4,900,165	Total Western States.
200		138	3,309	2,802	410	1,586,987	Washington.
		179	2,876	3,646	619	1,091,333	Oregon.
250		14,580	19,143	45,002	43,281	9,443,101	California.
			374	757	126	313,167	Idaho.
			448	894	245	260,566	Utah.
			242	513	211	126,885	Nevada.
			1,997	1,098	121	299,629	Arizona.
450		14,897	23,389	54,712	45,013	13,121,668	Total Pacific States.
14,123	274	83,851	116,603	224,939	379,723	79,038,621	Total United States (exclusive of possessions).
				1		31,305	Alaska (nonmember banks).
		9	52	444	35	197,691	The Territory of Hawaii (nonmember bank).
			6	12	7	3,930	Virgin Islands of the United States (nonmember bank).
							Total possessions (nonmember banks).
		9	58	457	42	232,926	
14,123	274	83,860	116,661	225,396	379,765	79,271,547	Total United States and possessions.
		33,193	8,255	38,039	283,836	9,837,264	New York City (central Reserve city).
		6,227	4,209	15,214	4,089	4,946,511	Chicago (central Reserve city).
500		42,568	62,295	121,824	73,716	33,362,116	Other Reserve cities.
13,623	274	1,863	41,844	49,862	18,082	30,892,730	Country banks (member banks).
		9	58	457	42	232,926	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

265	110	342	390	129	158,965	Connecticut, District No. 2.
		3,284	3,084	2,013	1,646,043	New Jersey, District No. 2.
		47	319	109	238,780	Kentucky, District No. 4.
	112	3,138	10,588	3,180	2,650,285	Pennsylvania, District No. 4.
		7	15	7	30,151	West Virginia, District No. 4.
	4,084	672	2,783	432	947,876	Louisiana, District No. 6.
		101	257	115	161,998	Mississippi, District No. 6.
50	8	1,854	1,299	248	793,796	Tennessee, District No. 6.
50	41	1,424	2,632	437	1,340,470	Indiana, District No. 7.
	6,286	8,481	19,357	5,929	7,706,201	Illinois, District No. 7.
	44	6,766	7,125	3,197	2,360,881	Michigan, District No. 7.
50	45	962	2,333	228	1,196,536	Wisconsin, District No. 7.
	74	512	516	220	675,090	Missouri, District No. 10.
		230	63	8	131,398	New Mexico, District No. 10.
	377	807	2,701	589	1,256,318	Oklahoma, District No. 10.

Condition of National Banks, by States, June 30, 1949—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	7,790	9,663	4,588	829	22,870	242,533	-----	-----	7,790	7,790
New Hampshire.....	5,785	8,387	4,444	1,139	19,755	188,714	14	-----	5,771	5,785
Vermont.....	4,753	4,698	2,978	1,401	13,830	133,922	35	-----	4,718	4,753
Massachusetts.....	73,796	121,118	42,572	18,605	256,091	3,032,903	104	-----	73,692	73,796
Rhode Island.....	8,720	10,615	3,759	293	23,387	236,292	-----	-----	8,720	8,720
Connecticut.....	21,236	23,393	10,481	2,914	58,024	750,890	270	-----	20,966	21,236
Total New England States.....	122,080	177,874	68,822	25,181	393,957	4,585,254	423	-----	121,657	122,080
New York.....	334,965	496,825	200,327	37,657	1,039,774	13,197,065	2,799	549	331,617	334,965
New Jersey.....	57,463	67,108	29,125	9,870	163,566	2,378,629	4,129	252	53,082	57,463
Pennsylvania.....	213,255	349,533	116,247	38,753	717,788	7,064,509	46	70	213,139	213,255
Delaware.....	1,710	3,088	775	72	5,645	41,743	-----	-----	1,710	1,710
Maryland.....	14,520	25,130	8,693	3,783	52,126	740,914	-----	-----	14,520	14,520
District of Columbia.....	11,400	15,200	7,859	1,224	35,683	639,607	-----	-----	11,400	11,400
Total Eastern States.....	633,313	956,884	363,026	91,359	2,044,582	24,062,467	6,974	871	625,468	633,313
Virginia.....	27,081	34,817	17,268	4,310	83,476	1,103,953	25	-----	27,056	27,081
West Virginia.....	12,460	17,486	5,833	1,763	37,542	554,746	-----	-----	12,460	12,460
North Carolina.....	8,725	14,789	4,829	2,005	30,348	461,199	-----	-----	8,725	8,725
South Carolina.....	6,975	8,749	4,583	1,653	21,960	407,871	-----	-----	6,975	6,975
Georgia.....	19,222	21,720	9,364	5,941	56,247	941,872	-----	-----	19,222	19,222
Florida.....	27,600	35,116	10,529	5,040	78,285	1,249,131	-----	-----	27,600	27,600
Alabama.....	19,280	25,184	13,029	4,555	62,048	937,840	-----	-----	19,280	19,280
Mississippi.....	4,508	7,080	808	175	12,571	213,945	138	-----	4,370	4,508
Louisiana.....	17,748	27,791	12,835	1,126	59,500	1,205,543	50	-----	17,698	17,748
Texas.....	113,853	122,510	57,206	16,057	309,626	5,093,255	455	-----	113,398	113,853
Arkansas.....	8,580	10,876	6,685	1,068	27,209	412,803	-----	150	8,430	8,580
Kentucky.....	14,035	19,975	6,879	1,386	42,275	612,950	300	-----	13,735	14,035
Tennessee.....	25,151	41,130	14,462	2,889	83,632	1,376,914	410	-----	24,741	25,151
Total Southern States.....	305,218	387,223	164,310	47,968	904,719	14,572,022	1,378	150	303,690	305,218
Ohio.....	84,226	99,631	38,907	8,277	231,041	3,482,064	7,000	-----	77,226	84,226
Indiana.....	28,715	40,467	21,121	5,031	95,334	1,668,803	55	-----	28,660	28,715
Illinois.....	208,037	239,334	74,064	52,103	573,538	8,866,511	1,554	15	206,468	208,037
Michigan.....	41,830	66,528	24,323	9,433	142,114	2,612,041	1,000	-----	40,830	41,830
Wisconsin.....	27,205	31,402	22,469	6,855	87,931	1,427,347	50	-----	27,155	27,205
Minnesota.....	37,846	56,290	22,710	12,446	129,292	2,057,297	1,115	25	36,706	37,846
Iowa.....	13,049	18,997	9,849	2,569	44,464	784,560	30	-----	13,019	13,049
Missouri.....	32,393	34,298	25,689	2,796	95,176	1,640,570	-----	-----	32,393	32,393
Total Middle Western States.....	473,301	586,947	239,132	99,510	1,398,890	22,539,193	10,804	40	462,457	473,301
North Dakota.....	3,990	4,929	2,813	816	12,548	263,414	-----	-----	3,990	3,990
South Dakota.....	3,663	5,718	2,760	682	12,823	257,531	-----	-----	3,663	3,663
Nebraska.....	17,995	18,062	11,536	4,330	51,923	897,351	27	-----	17,968	17,995
Kansas.....	16,845	19,484	11,815	1,596	49,740	901,116	20	-----	16,825	16,845
Montana.....	4,825	4,756	2,397	402	12,380	284,317	60	-----	4,765	4,825
Wyoming.....	2,515	4,442	2,234	557	9,748	167,503	70	-----	2,445	2,515
Colorado.....	14,249	20,101	13,039	3,812	51,201	843,068	39	-----	14,210	14,249
New Mexico.....	4,625	4,425	712	1,572	11,334	221,963	-----	-----	4,625	4,625
Oklahoma.....	26,278	32,183	26,024	5,714	90,199	1,365,768	-----	-----	26,278	26,278
Total Western States.....	94,985	114,100	73,330	19,481	301,896	5,202,061	216	-----	94,769	94,985
Washington.....	25,110	32,015	22,623	12,953	92,701	1,679,688	-----	-----	25,110	25,110
Oregon.....	16,415	26,105	22,785	5,425	70,730	1,162,063	-----	-----	16,415	16,415
California.....	215,281	201,427	115,459	21,720	553,887	9,996,988	664	-----	214,617	215,281
Idaho.....	5,720	5,669	3,414	569	15,372	328,539	5	-----	5,715	5,720
Utah.....	5,075	5,637	2,921	1,262	14,895	275,461	-----	-----	5,075	5,075
Nevada.....	1,810	2,137	3,904	15	7,866	134,751	-----	-----	1,810	1,810
Arizona.....	5,100	5,685	2,669	956	14,410	314,039	700	-----	4,400	5,100
Total Pacific States.....	274,511	278,675	173,775	42,900	769,861	13,891,529	1,369	-----	273,142	274,511
Total United States (exclusive of possessions).....	1,903,408	2,501,703	1,082,395	326,399	5,813,905	84,852,526	21,164	1,061	1,881,183	1,903,408
Alaska (nonmember banks).....	400	875	444	303	2,022	33,327	-----	-----	400	400
The Territory of Hawaii (nonmember bank).....	4,000	4,000	1,409	2,184	11,593	209,284	-----	-----	4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	75	35	123	383	4,313	100	-----	50	150
Total possessions (nonmember banks).....	4,550	4,950	1,888	2,610	13,998	246,924	100	-----	4,450	4,550
Total United States and possessions.....	1,907,958	2,506,653	1,084,283	329,009	5,827,903	85,099,450	21,264	1,061	1,885,633	1,907,958
New York City (central Reserve city).....	268,125	412,875	156,863	26,701	864,564	10,701,828	-----	-----	268,125	268,125
Chicago (central Reserve city).....	149,950	171,360	39,448	35,772	396,530	5,343,041	1,500	-----	148,450	149,950
Other Reserve cities.....	743,849	962,526	428,675	146,078	2,281,128	35,643,244	8,760	-----	735,089	743,849
Country banks (member banks).....	741,484	954,942	457,409	117,848	2,271,683	33,164,413	10,904	1,061	729,519	741,484
Possessions (nonmember banks).....	4,550	4,950	1,888	2,610	13,998	246,924	100	-----	4,450	4,550

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,581	4,640	1,673	619	11,513	170,478	270	-----	4,311	4,581
New Jersey, District No. 2.....	42,138	48,812	21,108	7,083	119,141	1,765,184	2,736	217	39,185	42,138
Kentucky, District No. 4.....	6,625	9,084	3,424	604	19,737	258,517	-----	-----	6,625	6,625
Pennsylvania, District No. 4.....	102,895	157,410	47,541	26,198	334,044	2,984,329	-----	-----	102,895	102,895
West Virginia, District No. 4.....	1,140	1,580	576	201	3,497	33,648	-----	-----	1,140	1,140
Louisiana, District No. 6.....	14,213	22,636	11,245	1,076	49,170	997,046	50	-----	14,163	14,213
Mississippi, District No. 6.....	3,528	5,745	404	128	9,865	171,863	138	-----	3,390	3,528
Tennessee, District No. 6.....	26,865	24,300	8,711	1,622	51,498	845,294	410	-----	16,455	16,865
Indiana, District No. 7.....	23,860	34,671	17,552	4,250	80,333	1,420,803	55	-----	23,805	23,860
Illinois, District No. 7.....	196,570	224,193	65,519	48,580	535,132	8,241,333	1,519	15	195,036	196,570
Michigan, District No. 7.....	38,932	62,960	22,552	9,032	133,476	2,494,357	1,000	-----	37,932	38,932
Wisconsin, District No. 7.....	23,925	27,838	20,721	6,358	78,842	1,275,378	50	-----	23,875	23,925
Missouri, District No. 10.....	12,190	13,744	10,222	1,782	87,938	713,028	-----	-----	12,190	12,190
New Mexico, District No. 10.....	3,070	2,885	343	908	7,206	138,604	-----	-----	3,070	3,070
Oklahoma, District No. 10.....	25,728	31,544	25,646	5,497	88,415	1,344,733	-----	-----	25,728	25,728

Loans and Discounts of National Banks, by States, June 30, 1949
[In thousands of dollars]

Location	Commer- cial and industrial loans (in- cluding open-mar- ket paper)	Loans to farmers directly guar- anteed by the Com- modity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securi- ties	Other loans for the pur- pose of purchas- ing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to in- dividuals (con- sumer loans)	Loans to banks	All other loans	Over- drafts	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (in- cluding improve- ments)	Secured by resi- dential propert- ies (other than farm)	Secured by other propert- ies							
Maine	25,422		2,777	67	685	1,506	14,330	4,962	16,774	25	3,341	3	69,892	791	69,101
New Hampshire	27,003		2,212	18	1,765	1,239	14,141	3,211	14,941	20	2,880	15	67,445	479	66,966
Vermont	11,414		4,866		1,828	3,348	12,487	2,666	14,892		1,465	7	52,973	208	52,765
Massachusetts	487,980		2,996	25,918	12,083	984	60,394	44,513	156,518	2,440	27,695	174	821,695	15,960	805,735
Rhode Island	38,798		21	154	2,585	91	6,536	3,409	12,104		4,682	11	68,391	1,224	67,167
Connecticut	62,093		1,750	360	3,867	1,005	46,603	13,438	42,821	500	6,256	56	178,749	2,920	175,829
Total New England States	652,710		14,622	26,517	22,813	8,173	154,491	72,199	258,050	2,985	46,319	266	1,259,145	21,582	1,237,563
New York	2,051,641	27	36,477	529,258	64,950	17,294	236,000	74,251	493,890	15,676	93,548	834	3,613,846	53,855	3,559,991
New Jersey	123,650	7	7,582	2,947	6,425	4,741	199,542	34,994	125,427		9,277	64	514,656	4,283	510,373
Pennsylvania	851,302	342	31,135	5,348	30,731	34,859	355,237	93,540	281,671	395	39,388	131	1,724,079	17,803	1,706,276
Delaware	3,988		1,003		820	1,361	4,540	1,033	815		272	1	13,833	33	13,800
Maryland	41,659	214	4,083	391	6,488	6,318	31,545	11,244	21,558		4,105	19	127,624	642	126,982
District of Columbia	61,524		18	373	2,142	45	25,498	15,288	29,681		7,359	30	141,958	1,081	140,877
Total Eastern States	3,133,764	590	80,298	538,317	111,556	64,618	852,362	230,350	953,042	16,071	153,949	1,079	6,135,996	77,697	6,058,299
Virginia	99,803	61	17,991	1,732	9,858	13,997	90,878	25,003	82,573	534	11,639	70	354,139	2,714	351,425
West Virginia	28,171		2,555		1,220	3,533	44,120	8,745	40,099		1,572	23	130,038	1,504	128,534
North Carolina	59,530	1,738	8,066	754	7,779	2,468	9,809	5,657	32,556	64	2,387	29	130,837	888	129,949
South Carolina	36,225	7,842	6,129	423	791	1,571	11,637	8,119	25,057		3,675	36	101,505	1,018	100,487
Georgia	137,995	3,229	9,635	1,345	12,875	3,712	20,106	13,500	83,680	2,724	17,897	184	306,882	2,574	304,308
Florida	99,820		2,823	1,316	13,214	1,379	21,060	16,848	56,765	210	7,404	23	220,862	2,117	218,745
Alabama	106,759	18,521	23,339	1,177	5,809	5,310	31,750	13,689	54,675	75	6,922	76	268,102	3,254	264,848
Mississippi	15,624	1,550	4,536	266	843	1,594	6,367	3,181	12,442		2,109	67	48,579	436	48,143
Louisiana	128,600	10,672	6,847	3,228	6,688	2,056	18,724	14,135	45,107	607	17,050	231	253,945	3,258	250,687
Texas	773,262	18,651	147,300	7,404	57,421	18,725	79,527	52,247	279,976	212	49,704	2,017	1,486,446	13,338	1,473,108
Arkansas	28,048	13,824	18,118	426	565	3,503	10,385	5,080	28,831	36	1,106	101	110,023	418	109,605
Kentucky	45,947	1,026	18,041	146	2,484	10,465	25,486	10,302	39,990		3,549	85	157,521	1,809	155,712
Tennessee	180,566	28,947	16,360	4,761	13,053	6,697	26,521	12,441	102,316	234	5,224	299	397,419	4,804	392,615
Total Southern States	1,740,350	106,061	281,740	22,978	132,600	75,010	396,370	188,947	884,067	4,696	130,238	3,241	3,966,298	38,132	3,928,166
Ohio	307,400	3,715	23,926	6,836	17,363	29,293	205,478	54,523	187,717	37	32,950	161	869,399	9,429	859,970
Indiana	117,873	4,452	14,268	678	4,754	11,645	95,014	17,226	59,693	5	6,972	79	332,659	3,094	329,565
Illinois	1,175,739	33,961	51,737	67,553	68,662	16,550	200,486	55,049	287,224	92	29,592	574	1,987,219	25,936	1,961,283
Michigan	183,005	129	7,014	2,588	7,174	6,112	193,458	45,912	125,806	70	26,154	334	597,756	5,080	592,676
Wisconsin	123,976	91	9,129	376	2,947	6,251	64,589	15,565	36,502	53	8,892	84	268,455	4,926	263,529
Minnesota	205,152	20,135	28,735	2,708	12,755	8,527	88,492	18,251	108,649	65	32,517	369	526,355	5,748	520,607
Iowa	53,000	35,529	26,469	827	1,948	7,705	32,932	7,542	25,835		135	194	194,790	2,071	192,719
Missouri	211,344	5,344	35,329	3,565	9,427	5,468	78,538	14,670	78,472	164	12,175	83	454,579	2,120	452,459
Total Middle Western States	2,377,489	103,356	196,607	85,131	125,030	91,551	958,987	228,738	909,898	486	152,120	1,819	5,231,212	58,404	5,172,808
North Dakota	12,339	1,261	9,117		596	1,354	5,920	2,502	10,546		480	52	44,167	526	43,641
South Dakota	14,536	8,477	16,409		792	1,525	12,151	2,563	12,767		1,015	69	70,304	1,297	69,007
Nebraska	62,730	32,322	46,710	700	7,271	3,893	12,799	7,871	30,535	300	6,856	157	212,144	2,664	209,480
Kansas	66,492	3,186	52,970	924	2,094	6,229	18,199	5,395	36,959	355	7,754	145	201,102	906	200,196
Montana	14,141	1,335	11,657		133	881	7,167	2,190	12,990		944	53	50,691	579	50,112
Wyoming	10,467	2	12,096		402	984	6,985	2,066	6,898		36	40	48,883	269	48,614
Colorado	58,151	41	43,374	593	1,181	3,443	22,392	11,838	28,918	10	5,996	104	176,041	1,064	174,977
New Mexico	24,683	1,911	14,609	4	884	1,401	12,913	3,832	13,398		533	44	74,212	554	73,658
Oklahoma	151,494	8,550	46,833	813	1,549	7,109	26,497	10,074	64,335	4	4,717	188	322,183	2,054	320,129
Total Western States	415,033	57,085	253,795	3,034	14,902	27,219	125,023	49,231	216,517	669	28,371	848	1,191,727	9,913	1,181,814
Washington	229,785	16	23,632	1,765	3,749	9,610	89,525	28,397	97,653	60	12,361	495	497,048	4,823	492,225
Oregon	127,520		25,483	218	2,972	6,702	53,261	19,402	81,714		4,002	370	321,644	736	320,908
California	1,222,856	13,635	150,563	15,501	25,073	58,136	1,589,527	172,649	510,541		51,761	3,335	3,813,577	47,711	3,765,866
Idaho	21,755	4	18,527	33	929	2,807	24,804	6,886	14,457		1,731	94	92,027	1,060	90,967
Utah	22,676		7,764	517	2,308	1,525	23,300	4,824	20,647		7,499	238	91,298	722	90,576
Nevada	6,531		3,233		552	1,002	16,793	4,834	8,781		530	62	42,318	36	42,282
Arizona	40,570		17,013	129	52	1,638	35,992	2,145	25,964		554	166	124,223	656	123,567
Total Pacific States	1,671,693	13,655	246,215	18,163	35,635	81,420	1,833,202	239,137	759,757	60	78,438	4,760	4,982,135	55,744	4,926,391
Total United States (exclusive of possessions)	9,991,039	280,747	1,073,277	694,140	442,536	347,991	4,320,435	1,008,602	3,981,331	24,967	589,435	12,013	22,766,513	261,472	22,505,041
Alaska (nonmember banks)	3,772						2,131	623	1,066		30	6	7,628	23	7

U. S. Government Obligations Held by National Banks, by States, June 30, 1949

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										Federal Housing Administration debentures	Total
	Direct obligations											
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series, D, F, G; investment series A-1965 and depositary bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total			
Maine.....	6,685	7,739	1,135	7,619	42,757	21,818	12,478	5,170	105,401	11	105,412	
New Hampshire.....	3,221	6,611	2,415	4,115	27,623	8,558	4,417	4,099	61,059	36	61,095	
Vermont.....	324	5,830	1,669	5,033	16,209	5,629	3,937	3,141	41,772	29	41,801	
Massachusetts.....	44,783	247,389	33,472	25,852	430,973	178,613	303,364	53,578	1,318,024	193	1,318,217	
Rhode Island.....	2,988	13,399	5,555	1,059	47,675	18,520	15,033	7,568	111,797	-----	111,797	
Connecticut.....	17,823	37,461	8,532	10,524	145,780	61,877	36,548	11,827	330,372	12	330,384	
Total New England States.....	75,824	318,429	52,778	54,202	711,017	295,015	375,777	85,383	1,968,425	281	1,968,706	
New York.....	337,292	840,872	57,161	78,604	2,327,904	1,034,517	439,786	144,380	5,260,516	904	5,261,420	
New Jersey.....	31,248	86,624	38,789	49,077	414,418	211,149	178,735	170,506	1,180,546	309	1,180,855	
Pennsylvania.....	98,846	279,985	53,794	118,014	1,064,258	575,754	684,772	238,236	3,113,659	177	3,113,836	
Delaware.....	-----	2,540	10	1,447	4,974	3,193	3,595	1,134	16,893	-----	16,893	
Maryland.....	9,623	18,684	5,286	13,963	223,432	50,156	46,200	8,255	375,599	15	375,614	
District of Columbia.....	15,014	57,323	9,123	12,646	86,678	78,551	25,577	3,802	288,714	-----	288,714	
Total Eastern States.....	492,023	1,286,028	164,163	273,751	4,121,664	1,953,320	1,378,665	566,313	10,235,927	1,405	10,237,332	
Virginia.....	22,629	45,609	12,974	29,972	176,738	68,055	39,578	19,290	414,845	17	414,862	
West Virginia.....	10,541	36,935	9,615	13,631	111,841	42,688	21,477	12,742	259,470	-----	259,470	
North Carolina.....	1,694	46,143	3,346	8,990	77,472	26,920	13,683	2,719	180,967	-----	180,967	
South Carolina.....	1,618	56,170	3,967	10,350	56,892	41,391	7,817	1,292	179,497	-----	179,497	
Georgia.....	1,335	46,907	9,697	9,586	151,893	63,337	17,343	5,836	305,934	-----	305,934	
Florida.....	24,073	125,963	19,813	12,266	209,314	73,492	38,908	104,895	608,724	-----	608,724	
Alabama.....	10,975	87,619	13,671	10,386	143,896	35,126	24,899	4,837	331,409	2	331,411	
Mississippi.....	1,322	17,270	4,358	3,765	32,005	11,543	4,232	3,219	77,714	-----	77,714	
Louisiana.....	24,900	179,878	19,249	7,093	178,536	48,531	45,406	33,045	536,638	-----	536,638	
Texas.....	76,800	508,823	74,579	33,028	684,249	227,734	76,875	59,416	1,741,504	3	1,741,507	
Arkansas.....	4,438	42,393	10,434	7,261	48,263	16,551	12,554	4,641	146,537	1	146,538	
Kentucky.....	7,993	65,044	16,966	8,433	109,795	34,636	21,682	9,867	273,516	4	273,520	
Tennessee.....	9,961	86,863	16,081	16,779	203,057	98,471	66,986	11,130	509,328	28	509,356	
Total Southern States.....	197,379	1,345,617	214,750	171,540	2,183,951	788,477	391,440	272,929	5,566,083	55	5,566,138	
Ohio.....	63,360	238,652	69,443	46,515	627,011	324,329	140,407	58,559	1,568,276	24	1,568,300	
Indiana.....	20,944	144,709	39,829	27,133	370,996	124,607	75,517	14,180	817,915	22	817,937	
Illinois.....	352,182	580,328	221,804	93,687	1,537,043	594,530	729,424	49,019	4,158,017	7	4,158,024	
Michigan.....	25,354	217,745	33,328	32,081	539,256	179,583	173,256	29,733	1,230,336	19	1,230,355	
Wisconsin.....	25,880	64,229	16,985	35,131	320,836	143,729	82,327	57,658	746,775	-----	746,775	
Minnesota.....	27,808	182,003	25,332	43,030	354,628	132,838	76,148	22,984	864,771	-----	864,771	
Iowa.....	23,535	59,588	7,273	22,910	135,471	37,989	12,331	5,301	304,398	-----	304,398	
Missouri.....	48,096	117,979	30,155	12,685	274,330	98,989	25,479	20,146	627,859	18	627,877	
Total Middle Western States.....	587,159	1,605,233	444,149	313,172	4,159,571	1,636,594	1,314,889	257,580	10,318,347	90	10,318,437	
North Dakota.....	3,295	28,155	9,624	10,129	66,768	21,340	7,696	837	147,844	9	147,853	
South Dakota.....	2,593	13,811	3,844	6,941	62,399	16,004	6,418	761	112,771	4	112,775	
Nebraska.....	5,543	62,830	17,367	17,178	152,685	53,796	43,940	13,082	366,421	3	366,424	
Kansas.....	25,319	109,379	23,367	19,698	133,660	37,946	10,869	11,591	371,829	88	371,917	
Montana.....	8,445	32,635	6,039	7,417	59,183	26,180	7,766	517	148,182	-----	148,182	
Wyoming.....	3,196	21,145	2,680	4,000	25,659	9,894	4,551	1,341	72,466	-----	72,466	
Colorado.....	37,126	124,358	28,182	12,451	125,719	27,882	26,681	6,540	388,939	-----	388,939	
New Mexico.....	5,004	25,068	5,826	4,974	27,117	7,624	2,380	1,787	79,780	-----	79,780	
Oklahoma.....	45,482	163,811	28,833	19,074	162,553	52,331	44,343	9,789	526,216	20	526,236	
Total Western States.....	136,003	581,192	125,762	101,862	815,743	252,997	154,644	46,245	2,214,448	124	2,214,572	
Washington.....	36,968	33,285	7,053	16,013	242,081	163,819	121,270	9,249	629,738	-----	629,738	
Oregon.....	17,602	17,830	3,920	4,222	203,662	68,765	95,960	72,423	484,384	-----	484,384	
California.....	117,201	795,038	97,989	50,752	1,859,614	429,548	212,995	79,201	3,642,338	121	3,642,459	
Idaho.....	1,399	11,237	1,457	2,565	58,478	36,767	36,739	11,573	160,215	8	160,223	
Utah.....	200	51,390	1,518	2,121	17,021	9,574	19,221	5,238	106,283	3	106,286	
Nevada.....	100	4,618	1,368	2,070	34,009	7,325	8,751	351	58,592	-----	58,592	
Arizona.....	4,990	12,301	2,049	2,348	54,725	8,724	14,715	451	100,303	-----	100,303	
Total Pacific States.....	178,460	925,699	115,354	80,091	2,469,590	724,522	509,651	178,486	5,181,853	132	5,181,985	
Total United States (exclusive of possessions).....	1,666,848	6,062,198	1,116,956	994,618	14,461,536	5,650,925	4,125,066	1,406,936	35,485,083	2,087	35,487,170	
Alaska (nonmember banks).....	-----	2,079	122	5,540	2,410	843	646	1,325	12,965	-----	12,965	
The Territory of Hawaii (nonmember bank).....	-----	3,000	-----	7,342	55,726	22,905	4,246	1,763	94,982	-----	94,982	
Virgin Islands of the United States (nonmember bank).....	-----	1,346	-----	270	493	10	52	210	2,381	-----	2,381	
Total possessions (nonmember banks).....	-----	6,425	122	13,152	58,629	23,758	4,944	3,298	110,328	-----	110,328	
Total United States and possessions.....	1,666,848	6,068,623	1,117,078	1,007,770	14,520,165	5,674,683	4,130,010	1,410,234	35,595,411	2,087	35,597,498	
New York City (central Reserve city).....	314,400	762,229	37,866	16,986	1,927,892	817,433	289,313	24,064	4,190,183	-----	4,190,183	
Chicago (central Reserve city).....	301,158	292,316	113,395	12,531	736,390	305,752	617,891	2,795	2,382,228	-----	2,382,228	
Other Reserve cities.....	602,286	2,602,290	397,977	180,113	5,919,492	2,053,470	1,784,837	528,730	14,069,195	148	14,069,343	
Country banks (member banks).....	449,004	2,405,363	567,718	784,988	5,877,762	2,474,270	1,433,025	851,347	14,843,477	1,939	14,845,416	
Possessions (nonmember banks).....	-----	6,425	122	13,152	58,629	23,758	4,944	3,298	110,328	-----	110,328	

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	1,545	9,970	2,480	2,733	27,442	14,067	12,963	4,190	75,390	12	75,402
New Jersey, District No. 2.....	12,255	53,579	22,851	30,997	307,212	153,291	148,881	149,080	878,146	267	878,413
Kentucky, District No. 4.....	1,697	22,537	7,264	5,864	48,556	17,955	7,383	7,436	118,692	-----	118,692
Pennsylvania, District No. 4.....	21,038	130,632	17,060	35,387	436,197	253,871	338,753	81,175	1,314,113	138	1,314,251
West Virginia, District No. 4.....	2,751	1,050	159	1,688	4,380	1,583	1,179	1,101	13,891	-----	13,891
Louisiana, District No. 6.....	17,985	149,966	15,808	5,958	145,825	42,316	40,777	32,218	450,853	-----	450,853
Mississippi, District No. 6.....	724	13,127	3,128	3,122	25,669	10,139	3,637	3,186	62,732	-----	62,732
Tennessee, District No. 6.....	2,819	62,852	11,505	12,962	131,064	55,725	41,985	10,513	329,425	28	329,453
Indiana, District No. 7.....	17,807	124,927	33,364	22,940	322,732	106,634	71,596	12,469	712,019	1	712,020
Illinois, District No. 7.....	347,512	538,872	206,098	72,974	1,420,343	548,123	706,845	32,028	3,872,795	6	3,872,801
Michigan, District No. 7.....	23,590	211,551	31,211	24,611	512,598	169,447	170,813	28,352	1,172,173	7	1,172,180
Wisconsin, District No. 7.....	24,045	56,705	13,425	28,674	281,033	129,141	81,029	56,161	670,213	-----	670,213
Missouri, District No. 10.....	27,336	71,646	12,084	4,490	108,816	29,774	8,668	866	263,680	5	263,685
New Mexico, District No. 10.....	4,755	11,809	3,918	3,866	15,084	6,080	1,511	972	47,995	-----	47,995
Oklahoma, District No. 10.....	45,482	162,334	28,727	18,944	159,547	51,657	44,175	9,739	520,605	20	520,625

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, June 30, 1949

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	7,588	10,454	10	68	5,862	25,017	48,999
New Hampshire.....	8,229	10,915	3	3	6,030	20,856	46,036
Vermont.....	3,488	5,896	18	10	2,594	13,627	25,633
Massachusetts.....	139,131	64,651	345	277	46,134	446,535	697,073
Rhode Island.....	5,963	8,086	66	65	4,424	29,339	47,943
Connecticut.....	30,238	46,930	208	27	15,439	74,832	167,674
Total New England States.....	194,637	146,932	650	450	80,483	610,206	1,033,358
New York.....	872,951	105,781	308	4,336	92,793	2,190,788	3,266,957
New Jersey.....	48,123	98,062	187	5	41,211	237,340	424,928
Pennsylvania.....	231,281	273,183	399	1,142	109,970	908,908	1,524,883
Delaware.....	570	1,618	—	—	981	4,538	7,707
Maryland.....	39,346	35,806	—	27	12,330	103,862	191,371
District of Columbia.....	20,866	29,408	—	11	13,619	109,739	173,643
Total Eastern States.....	1,213,137	543,858	894	5,521	270,904	3,555,175	5,589,489
Virginia.....	63,202	63,871	270	—	23,109	123,485	273,937
West Virginia.....	12,622	42,371	64	—	13,685	68,428	137,170
North Carolina.....	17,678	39,841	—	—	11,087	54,405	123,011
South Carolina.....	15,891	25,170	232	—	9,955	50,745	101,993
Georgia.....	70,722	51,584	162	—	14,172	128,215	264,855
Florida.....	45,697	108,991	191	22	20,866	155,610	330,777
Alabama.....	20,331	70,200	428	84	18,825	131,392	241,260
Mississippi.....	3,326	23,097	—	—	4,580	24,599	55,602
Louisiana.....	62,700	74,097	620	5	15,714	174,557	327,693
Texas.....	213,320	551,995	3,163	559	67,899	730,679	1,567,615
Arkansas.....	11,522	41,238	5	—	7,488	54,432	114,685
Kentucky.....	11,327	42,540	19	—	12,340	75,608	141,834
Tennessee.....	52,669	106,832	262	—	22,230	188,575	370,568
Total Southern States.....	600,407	1,241,827	5,416	670	241,950	1,960,730	4,051,000
Ohio.....	129,693	149,606	643	148	55,132	436,670	771,892
Indiana.....	40,150	123,366	64	24	32,523	206,688	402,815
Illinois.....	377,494	337,307	1,175	837	80,448	1,370,276	2,167,537
Michigan.....	100,298	97,209	317	456	43,310	351,436	593,026
Wisconsin.....	56,930	79,165	17	13	20,094	163,790	320,009
Minnesota.....	115,665	105,684	2,293	351	19,696	268,722	512,411
Iowa.....	25,650	64,201	197	—	11,785	105,041	206,874
Missouri.....	100,356	98,628	114	34	15,035	248,062	462,229
Total Middle Western States.....	946,236	1,055,166	4,820	1,863	278,023	3,150,685	5,436,793
North Dakota.....	3,598	19,027	6	6	3,108	31,655	57,400
South Dakota.....	3,780	20,363	—	—	3,321	31,105	58,569
Nebraska.....	42,293	68,505	270	—	9,089	128,675	248,832
Kansas.....	14,274	98,682	208	—	10,387	125,658	249,209
Montana.....	7,528	22,892	26	43	4,583	36,736	71,808
Wyoming.....	3,206	17,211	—	—	3,513	20,146	44,076
Colorado.....	32,557	67,393	408	16	11,220	123,005	234,599
New Mexico.....	2,413	23,178	150	—	4,300	28,146	58,187
Oklahoma.....	43,127	175,859	873	—	16,959	184,642	421,460
Total Western States.....	152,776	513,110	1,941	65	66,480	709,768	1,444,140
Washington.....	89,780	65,493	744	265	24,428	224,462	405,172
Oregon.....	49,894	32,245	689	75	14,705	156,033	253,641
California.....	414,297	189,143	3,390	835	83,316	1,191,993	1,882,974
Idaho.....	5,723	16,029	—	—	5,262	40,462	67,476
Utah.....	12,444	9,309	—	—	3,272	44,355	69,380
Nevada.....	3,022	3,786	75	—	2,793	14,844	24,520
Arizona.....	9,402	11,312	—	128	5,831	39,072	65,745
Total Pacific States.....	584,562	327,317	4,898	1,303	139,607	1,711,221	2,768,908
Total United States (exclusive of possessions).....	3,691,755	3,828,210	18,619	9,872	1,077,447	11,697,785	20,323,688
Alaska (nonmember banks).....	719	378	—	40	1,991	18,943	12,071
The Territory of Hawaii (nonmember bank).....	5,000	1,303	22	19	13,365	119,939	39,648
Virgin Islands of the United States (nonmember bank).....	—	25	—	1	250	1498	774
Total possessions (nonmember banks).....	5,719	1,706	22	60	15,606	129,380	52,493
Total United States and possessions.....	3,697,474	3,829,916	18,641	9,932	1,093,053	11,727,165	20,376,181
New York City (central Reserve city).....	827,175	13,506	250	4,255	43,660	1,930,407	2,819,253
Chicago (central Reserve city).....	301,791	118,381	1,111	834	20,003	949,202	1,391,322
Other Reserve cities.....	2,000,369	1,344,424	10,179	3,709	363,243	5,148,582	8,870,506
Country banks (member banks).....	562,420	2,351,899	7,079	1,074	650,541	3,669,594	7,242,607
Possessions (nonmember banks).....	5,719	1,706	22	60	15,606	129,380	52,493

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,814	4,822	—	9	3,751	17,371	30,767
New Jersey, District No. 2.....	37,446	66,176	132	5	27,749	170,610	302,118
Kentucky, District No. 4.....	1,592	21,820	19	—	5,805	28,787	58,023
Pennsylvania, District No. 4.....	85,058	97,461	126	83	41,587	429,871	654,186
West Virginia, District No. 4.....	518	2,079	10	—	760	3,932	7,299
Louisiana, District No. 6.....	53,292	51,950	620	5	12,321	149,399	267,587
Mississippi, District No. 6.....	3,131	18,146	—	—	3,683	19,923	44,883
Tennessee, District No. 6.....	30,552	70,844	200	—	16,295	112,922	230,813
Indiana, District No. 7.....	35,869	97,494	64	24	27,212	180,725	341,388
Illinois, District No. 7.....	362,081	292,202	1,161	837	70,668	1,295,989	2,022,938
Michigan, District No. 7.....	99,342	90,250	317	456	41,206	340,317	571,888
Wisconsin, District No. 7.....	55,251	65,152	17	13	17,508	148,892	286,833
Missouri, District No. 10.....	56,803	59,099	114	8	5,695	109,344	231,063
New Mexico, District No. 10.....	1,986	14,171	150	—	2,393	16,493	35,193
Oklahoma, District No. 10.....	42,973	172,420	848	—	16,373	182,211	414,825

¹ Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Total
Maine.....	112,737	2,632	7,239	5,204	1	1,703	129,516
New Hampshire.....	102,661	2,875	10,492	5,603	-----	3,829	125,460
Vermont.....	49,054	1,031	2,104	888	-----	1,720	54,797
Massachusetts.....	1,754,781	43,491	132,130	249,579	31,723	39,638	2,251,342
Rhode Island.....	166,944	3,266	10,857	7,856	294	1,610	190,827
Connecticut.....	440,508	11,236	30,735	18,166	6	15,298	515,949
Total New England States.....	2,626,685	64,531	193,557	287,296	32,024	63,798	3,267,891
New York.....	7,307,149	274,894	284,811	1,145,983	494,919	444,462	9,952,218
New Jersey.....	956,673	27,474	149,157	21,942	26	28,013	1,183,285
Pennsylvania.....	3,542,910	117,716	142,424	437,162	12,426	49,469	4,302,107
Delaware.....	21,600	271	432	295	-----	413	23,011
Maryland.....	383,867	11,259	57,173	57,468	356	3,192	513,315
District of Columbia.....	424,166	10,579	106	39,244	3,465	22,070	499,630
Total Eastern States.....	12,636,365	442,193	634,103	1,702,094	511,192	547,619	16,473,566
Virginia.....	538,349	12,665	46,063	77,997	51	14,073	689,198
West Virginia.....	301,380	6,343	39,582	23,691	-----	5,578	376,574
North Carolina.....	275,218	5,325	24,167	16,097	-----	7,468	328,275
South Carolina.....	266,799	5,008	41,715	11,797	-----	4,042	329,361
Georgia.....	533,379	10,987	65,518	109,566	26	5,097	715,573
Florida.....	725,251	11,027	98,658	111,306	2,229	10,731	959,202
Alabama.....	513,766	8,837	98,672	45,049	328	5,403	672,055
Mississippi.....	108,266	2,404	29,172	13,325	-----	671	153,838
Louisiana.....	611,634	10,276	165,791	135,788	8,701	8,016	940,206
Texas.....	3,214,559	44,815	351,891	565,303	7,343	41,519	4,225,430
Arkansas.....	249,781	3,817	34,871	33,503	-----	4,143	326,115
Kentucky.....	367,484	6,892	28,659	33,875	-----	20,536	457,446
Tennessee.....	656,640	9,961	129,147	181,051	114	9,491	986,404
Total Southern States.....	8,362,506	138,357	1,153,906	1,349,348	18,792	136,768	11,159,677
Ohio.....	1,760,346	56,198	177,832	158,406	1,875	37,914	2,192,571
Indiana.....	841,136	22,864	187,296	75,450	214	19,225	1,146,185
Illinois.....	4,593,072	166,718	444,622	911,476	45,245	62,184	6,223,317
Michigan.....	1,279,433	90,769	93,896	115,785	3,997	22,920	1,606,800
Wisconsin.....	637,669	29,692	65,281	95,301	563	13,950	842,456
Minnesota.....	887,497	23,921	217,483	256,089	1,883	17,118	1,403,991
Iowa.....	392,700	14,403	94,499	83,240	-----	4,938	589,780
Missouri.....	891,562	22,085	58,240	322,902	847	9,154	1,304,790
Total Middle Western States.....	11,283,415	426,650	1,339,149	2,018,649	54,624	187,403	15,309,890
North Dakota.....	159,044	3,161	7,543	9,523	-----	1,959	181,230
South Dakota.....	155,276	4,893	25,438	7,377	-----	2,232	195,216
Nebraska.....	551,707	12,528	42,992	126,470	3	6,362	740,062
Kansas.....	551,570	9,495	129,432	70,879	-----	6,885	768,261
Montana.....	172,382	3,034	33,088	10,722	-----	2,661	221,887
Wyoming.....	98,618	2,105	16,951	7,490	-----	1,523	126,687
Colorado.....	508,705	11,787	39,509	59,624	38	6,365	626,028
New Mexico.....	125,450	2,764	40,057	7,323	-----	2,280	177,874
Oklahoma.....	841,636	13,573	168,256	136,515	300	12,351	1,172,631
Total Western States.....	3,164,388	63,340	503,266	435,923	341	42,618	4,209,876
Washington.....	900,584	24,460	120,982	67,088	2,722	15,681	1,131,517
Oregon.....	625,264	14,640	73,190	27,065	898	13,011	754,068
California.....	4,227,195	106,173	415,250	224,409	65,291	157,352	5,195,670
Idaho.....	182,764	3,296	47,372	2,630	-----	1,982	238,044
Utah.....	147,589	1,590	21,496	20,461	-----	1,829	192,965
Nevada.....	61,487	1,576	12,229	626	-----	1,549	77,467
Arizona.....	180,318	3,530	43,321	2,870	785	3,692	234,516
Total Pacific States.....	6,325,201	155,265	733,840	345,149	69,696	195,096	7,824,247
Total United States (exclusive of possessions).....	44,398,560	1,290,336	4,557,821	6,138,459	686,669	1,173,302	58,245,147
Alaska (nonmember banks).....	18,930	3,239	1,480	105	-----	283	24,037
The Territory of Hawaii (nonmember bank).....	52,222	25,678	15,381	1,005	92	1,663	96,041
Virgin Islands of the United States (nonmember bank).....	1,092	245	640	9	-----	4	1,990
Total possessions (nonmember banks).....	72,244	29,162	17,501	1,119	92	1,950	122,068
Total United States and possessions.....	44,470,804	1,319,498	4,575,322	6,139,578	686,761	1,175,252	58,367,215
New York City (central Reserve city).....	6,310,823	248,993	105,469	1,134,019	494,824	416,869	8,710,997
Chicago (central Reserve city).....	2,783,628	125,291	289,151	828,662	44,640	31,782	4,103,154
Other Reserve cities.....	18,077,608	547,037	1,980,590	3,561,182	141,442	404,675	24,712,534
Country banks (member banks).....	17,226,501	369,015	2,182,611	614,596	5,763	319,976	20,718,462
Possessions (nonmember banks).....	72,244	29,162	17,501	1,119	92	1,950	122,068

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	89,857	2,768	5,122	3,327	-----	3,199	104,273
New Jersey, District No. 2.....	686,246	20,587	81,218	20,487	26	23,211	831,775
Kentucky, District No. 4.....	159,439	3,141	12,974	3,072	-----	4,770	183,396
Pennsylvania, District No. 4.....	1,606,194	73,692	43,622	167,598	2,314	16,769	1,910,189
West Virginia, District No. 4.....	15,349	501	2,304	1,052	-----	383	19,589
Louisiana, District No. 6.....	479,525	8,172	152,627	117,733	8,701	5,424	772,182
Mississippi, District No. 6.....	81,399	1,919	22,893	12,990	-----	567	119,768
Tennessee, District No. 6.....	387,609	6,268	82,600	101,809	-----	7,209	585,495
Indiana, District No. 7.....	714,605	20,181	166,064	63,231	214	15,548	979,843
Illinois, District No. 7.....	4,306,421	161,243	406,252	854,054	45,245	59,262	5,832,477
Michigan, District No. 7.....	1,242,295	89,559	87,742	115,597	3,997	22,334	1,561,524
Wisconsin, District No. 7.....	573,758	27,566	57,048	92,843	563	13,155	764,933
Missouri, District No. 10.....	371,693	6,755	15,701	203,198	230	4,592	602,169
New Mexico, District No. 10.....	65,455	2,133	28,593	6,133	-----	1,608	103,922
Oklahoma, District No. 10.....	828,597	13,457	164,775	136,311	300	12,037	1,155,477

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

by States, June 30, 1949

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
88,485	602	6	125			89,218	Maine.
41,662	554	20	403			42,639	New Hampshire.
63,118	213	3	529			63,863	Vermont.
478,219	3,454	70	1,563	26		483,332	Massachusetts.
20,049	380	50	1			20,480	Rhode Island.
171,712	1,465	15	36			173,228	Connecticut.
863,245	6,668	164	2,657	26		872,760	Total New England States.
1,662,755	24,023		31,937	1,375	73,744	1,793,834	New York.
1,008,066	6,086		6,275	28		1,020,455	New Jersey.
1,905,129	443	548	101,045	449		2,007,614	Pennsylvania.
12,980	10		12			13,002	Delaware.
168,841	3,721	5	1,514	20		174,101	Maryland.
99,765	500	525				100,790	District of Columbia.
4,857,536	34,783	1,078	140,783	1,872	73,744	5,109,796	Total Eastern States.
299,551	11,008	15	14,127	202		324,903	Virginia.
136,821	811	30	330	216		138,208	West Virginia.
87,669	1,788	1	11,034	11		100,503	North Carolina.
53,189	640	7	631	225		54,692	South Carolina.
160,151	2,740	30	202	136		163,259	Georgia.
199,221	1,864	61	4,202	875		206,223	Florida.
196,153	1,359	10	312	655		198,489	Alabama.
46,353	702			5		47,060	Mississippi.
192,969	633	59	3,247			196,908	Louisiana.
428,275	8,046	365	101,085	1,586	500	539,858	Texas.
57,612	15	24	207	100		57,958	Arkansas.
109,495	370	16	983	50		110,914	Kentucky.
290,985	2,941	150	4,277	2,765		301,118	Tennessee.
2,258,444	32,917	768	140,638	6,826	500	2,440,093	Total Southern States.
966,027	1,850	170	73,716	921		1,042,684	Ohio.
418,425	2,389	105	47	675		421,641	Indiana.
1,914,214	3,760	75	109,646	310		2,028,005	Illinois.
837,718	4,611	35	3,270	226		845,860	Michigan.
487,586	4,117	34	766	416		492,919	Wisconsin.
501,635	328	58	1,764	4,644		508,429	Minnesota.
146,725	1,973	53	235			148,986	Iowa.
227,854	999	126	5,997	55		235,031	Missouri.
5,500,184	20,027	656	195,441	7,247		5,723,555	Total Middle Western States.
67,921	525	6	193			68,645	North Dakota.
46,779	699	2	768			48,248	South Dakota.
102,546	145	23	12	3		102,729	Nebraska.
77,638	2,014	36	875	33		80,596	Kansas.
48,869	11	5	207	5		49,097	Montana.
29,989	470	18	62			30,539	Wyoming.
162,746	187	5	218	112		163,268	Colorado.
29,922	2,227	11	100			32,260	New Mexico.
93,044	1,628	100	2,621	1,022		98,415	Oklahoma.
659,454	7,906	206	5,056	1,175		673,797	Total Western States.
440,712	7,497	12		390		448,611	Washington.
324,793	111	15	4,976	50		329,945	Oregon.
3,750,165	15,198	356	331,478	478	27,500	4,125,175	California.
73,091	724	11		40		73,866	Idaho.
65,435	498	20	11	50		66,014	Utah.
46,129	203		2,120			48,452	Nevada.
61,442	250	5	200			61,897	Arizona.
4,761,767	24,481	419	338,785	1,008	27,500	5,153,960	Total Pacific States.
18,900,630	126,732	3,291	823,360	18,154	101,744	19,973,961	Total United States (exclusive of possessions).
7,183	6	5	73			7,267	Alaska (nonmember banks).
99,094	1,886	10	120			101,110	The Territory of Hawaii (nonmember bank).
1,812			95	3	5	1,915	Virgin Islands of the United States (nonmember bank).
108,089	1,892	15	288	3	5	110,292	Total possessions (nonmember banks).
19,008,719	128,674	3,306	823,648	18,157	101,749	20,084,253	Total United States and possessions.
650,889	21,137		17,024	150	73,744	762,944	New York City (central Reserve city).
800,668	3,150		9,500	300		813,618	Chicago (central Reserve city).
7,737,865	49,295	477	523,920	9,122	28,000	8,348,679	Other Reserve cities.
9,711,208	53,200	2,814	272,916	8,582		10,048,720	Country banks (member banks).
108,089	1,892	15	288	3	5	110,292	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

53,825		5	1		53,831	Connecticut, District No. 2.
798,832	1,901		4,754	25	805,512	New Jersey, District No. 2.
54,584	10	1	284	30	54,909	Kentucky, District No. 4.
690,833	163	202	31,580	300	723,078	Pennsylvania, District No. 4.
10,282		5	236	10	10,533	West Virginia, District No. 4.
163,889	633	54	3,147		167,723	Louisiana, District No. 6.
41,053	699			5	41,757	Mississippi, District No. 6.
194,936	2,941	148	4,104	2,713	204,842	Tennessee, District No. 6.
352,932	2,387	80	9	635	356,043	Indiana, District No. 7.
1,751,523	3,739	34	78,065	310	1,833,671	Illinois, District No. 7.
774,390	4,526	5	3,078	226	782,225	Michigan, District No. 7.
422,734	4,117	29	689	416	427,985	Wisconsin, District No. 7.
71,351	82	11	100	55	71,599	Missouri, District No. 10.
24,939	2,225	11			27,175	New Mexico, District No. 10.
91,107	1,625	100	2,518	1,017	96,367	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, June 30, 1949

[In thousands of dollars]

	District No. 1 (289 banks)	District No. 2 (531 banks)	District No. 3 (554 banks)	District No. 4 (466 banks)	District No. 5 (339 banks)	District No. 6 (281 banks)	District No. 7 (565 banks)	District No. 8 (324 banks)	District No. 9 (347 banks)	District No. 10 (630 banks)	District No. 11 (475 banks)	District No. 12 (186 banks)	Total (4,987 banks) ¹
ASSETS													
Loans and discounts, including overdrafts	1,189,496	3,997,170	1,114,647	1,661,126	968,270	1,251,031	3,085,331	857,284	744,084	1,158,625	1,551,586	4,926,301	22,505,041
U. S. Government obligations, direct and guaranteed	1,893,304	6,215,235	2,118,920	3,015,134	1,685,233	2,089,107	6,731,612	1,251,583	1,408,318	2,032,051	1,864,688	5,181,985	35,487,170
Obligations of States and political subdivisions	163,264	605,403	199,201	242,221	88,828	285,930	511,833	152,230	106,716	224,983	210,006	615,186	3,405,801
Other bonds, notes, and debentures	84,722	425,411	235,201	245,621	89,699	62,325	328,929	64,846	87,271	91,190	46,686	194,437	1,956,338
Corporate stocks, including stocks of Federal Reserve banks	8,984	45,405	10,464	22,858	6,176	7,637	20,566	4,986	4,049	6,238	7,999	17,247	162,609
<i>Total loans and securities</i>	<i>3,539,770</i>	<i>11,288,624</i>	<i>3,678,433</i>	<i>5,186,960</i>	<i>2,858,206</i>	<i>3,696,030</i>	<i>10,678,271</i>	<i>2,530,929</i>	<i>2,560,438</i>	<i>3,513,087</i>	<i>3,680,965</i>	<i>10,936,246</i>	<i>63,516,959</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,002,591	3,599,842	1,001,214	1,491,400	993,826	1,380,175	3,429,921	786,162	754,502	1,457,797	1,657,350	2,768,908	20,323,688
Bank premises owned, furniture and fixtures	35,403	103,145	39,221	61,814	33,007	46,543	58,003	18,371	13,755	23,393	47,980	104,707	585,342
Real estate owned other than bank premises	433	1,476	574	28	630	1,456	858	336	532	395	4,412	1,154	12,284
Investments and other assets indirectly representing bank premises or other real estate	714	2,862	438	2,832	1,252	783	3,764	132	3,985	802	5,042	25,808	48,414
Customers' liability on acceptances outstanding	15,173	31,295	3,078	704	242	4,254	5,872	277	267	457	2,415	11,282	75,316
Interest, commissions, rent, and other income earned or accrued but not collected	7,724	29,760	5,509	11,179	3,584	9,071	27,382	3,650	7,069	5,487	3,974	35,256	149,645
Other assets	12,968	75,723	6,901	3,641	3,895	4,734	12,360	1,801	1,664	4,015	4,008	9,168	140,878
<i>Total assets</i>	<i>4,414,776</i>	<i>15,132,727</i>	<i>4,735,368</i>	<i>6,758,558</i>	<i>3,874,642</i>	<i>5,143,046</i>	<i>14,216,431</i>	<i>3,141,658</i>	<i>3,132,212</i>	<i>5,005,433</i>	<i>5,406,146</i>	<i>13,891,529</i>	<i>84,852,526</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,536,828	8,083,252	2,228,743	3,541,328	2,174,430	2,720,929	7,229,779	1,686,775	1,475,248	2,976,345	3,419,702	6,325,201	44,398,560
Time deposits of individuals, partnerships, and corporations	809,420	2,515,412	1,436,510	1,721,726	835,554	955,403	3,448,304	598,559	793,384	560,316	464,275	4,761,767	18,900,630
Deposits of U. S. Government and postal savings	68,590	324,178	56,003	135,933	69,724	57,749	329,895	36,774	40,099	65,212	56,087	180,165	1,420,409
Deposits of States and political subdivisions	191,091	407,843	238,171	342,548	233,902	532,935	893,681	244,118	301,140	441,738	481,389	1,072,625	5,381,181
Deposits of banks	316,019	1,739,886	281,578	335,578	229,778	505,121	1,260,571	334,171	292,889	611,896	594,186	443,353	6,945,026
Other deposits (certified and cashiers' checks, etc.)	60,599	470,872	37,915	59,836	56,040	34,431	115,237	33,456	25,351	39,372	45,097	195,096	1,173,302
<i>Total deposits</i>	<i>3,982,547</i>	<i>13,541,443</i>	<i>4,278,920</i>	<i>6,136,949</i>	<i>3,599,428</i>	<i>4,806,568</i>	<i>13,277,467</i>	<i>2,933,853</i>	<i>2,928,111</i>	<i>4,694,879</i>	<i>5,060,736</i>	<i>12,978,207</i>	<i>78,219,108</i>
<i>Demand deposits</i>	<i>3,165,618</i>	<i>10,888,266</i>	<i>2,766,459</i>	<i>4,505,746</i>	<i>2,716,764</i>	<i>3,824,275</i>	<i>9,728,557</i>	<i>2,291,947</i>	<i>2,125,123</i>	<i>4,122,606</i>	<i>4,484,560</i>	<i>7,824,247</i>	<i>58,245,147</i>
<i>Time deposits</i>	<i>818,929</i>	<i>2,653,177</i>	<i>1,512,461</i>	<i>1,831,204</i>	<i>882,664</i>	<i>982,293</i>	<i>3,648,910</i>	<i>638,906</i>	<i>802,988</i>	<i>572,273</i>	<i>576,176</i>	<i>5,163,960</i>	<i>19,973,961</i>
Bills payable, rediscounts, and other liabilities for borrowed money	1,480	4,767	1,243	550	3,005	650	100	260	29	1,175	443	450	14,123
Mortgages or other liens on bank premises and other real estate	10	10	10	10	56	175	100	260	29	1,175	443	450	274
Acceptances executed by or for account of reporting banks and outstanding	15,847	33,313	3,476	712	261	5,043	6,416	482	267	457	2,680	14,897	83,851
Interest, discount, rent, and other income collected but not earned	7,044	18,798	5,625	7,850	3,517	8,474	18,212	4,392	8,501	3,476	2,325	28,389	116,603
Interest, taxes, and other expenses accrued and unpaid	12,563	45,882	8,303	18,948	6,930	12,280	32,074	5,072	8,451	7,774	11,950	54,712	224,939
Other liabilities	12,851	288,086	3,987	5,230	3,807	2,743	9,915	2,367	2,083	1,497	2,144	45,013	379,723
<i>Total liabilities</i>	<i>4,032,332</i>	<i>13,932,299</i>	<i>4,301,554</i>	<i>6,170,239</i>	<i>3,617,004</i>	<i>4,835,933</i>	<i>13,344,184</i>	<i>2,946,426</i>	<i>2,947,442</i>	<i>4,709,262</i>	<i>5,080,278</i>	<i>13,121,668</i>	<i>79,038,621</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	117,499	381,684	127,395	194,886	80,021	100,708	296,336	61,781	56,502	92,592	119,493	274,511	1,903,408
Surplus	173,234	550,277	213,507	267,705	114,591	134,701	368,659	81,423	78,825	110,262	129,844	278,675	2,501,703
Undivided profits	67,149	223,108	77,498	90,448	48,489	53,342	136,193	43,816	34,199	74,835	59,543	173,775	1,082,395
Reserves and retirement account for preferred stock	24,562	45,359	15,414	35,280	14,537	18,362	71,059	8,212	15,244	18,482	16,988	42,900	326,399
<i>Total capital accounts</i>	<i>382,444</i>	<i>1,200,428</i>	<i>433,814</i>	<i>588,319</i>	<i>257,638</i>	<i>307,113</i>	<i>872,247</i>	<i>195,232</i>	<i>184,770</i>	<i>296,171</i>	<i>325,868</i>	<i>769,861</i>	<i>5,813,905</i>
<i>Total liabilities and capital accounts</i>	<i>4,414,776</i>	<i>15,132,727</i>	<i>4,735,368</i>	<i>6,758,558</i>	<i>3,874,642</i>	<i>5,143,046</i>	<i>14,216,431</i>	<i>3,141,658</i>	<i>3,132,212</i>	<i>5,005,433</i>	<i>5,406,146</i>	<i>13,891,529</i>	<i>84,852,526</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	153	5,805	1,439	7,000	25	598	2,654	335	1,175	156	455	1,369	21,164
Class B preferred stock		766	105				15	150	25				1,061
Common stock	117,346	375,113	125,851	187,886	79,996	100,110	293,667	61,296	55,302	92,436	119,038	273,142	1,881,183
<i>Total</i>	<i>117,499</i>	<i>381,684</i>	<i>127,395</i>	<i>194,886</i>	<i>80,021</i>	<i>100,708</i>	<i>296,336</i>	<i>61,781</i>	<i>56,502</i>	<i>92,592</i>	<i>119,493</i>	<i>274,511</i>	<i>1,903,408</i>
Retirable value of preferred capital stock:													
Class A preferred stock	159	11,878	2,639	7,000	25	598	2,654	335	1,175	156	890	1,369	28,878
Class B preferred stock		1,153	105				15	150	25				1,448
<i>Total</i>	<i>159</i>	<i>13,031</i>	<i>2,744</i>	<i>7,000</i>	<i>25</i>	<i>598</i>	<i>2,669</i>	<i>485</i>	<i>1,200</i>	<i>156</i>	<i>890</i>	<i>1,369</i>	<i>30,326</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	227,216	1,051,769	444,501	788,508	478,706	878,890	1,151,426	281,896	496,187	678,693	716,500	1,940,004	9,134,296

¹ Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, June 30, 1949

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2	8,710,997	840,681	7,870,316	762,944	8,633,260	1,930,407	1,934,652	-4,245	22.36	22.41
District No. 7	4,103,154	420,172	3,682,982	813,618	4,496,600	949,202	932,733	16,469	21.11	20.74
Reserve city banks:										
District No. 1	1,660,970	136,147	1,524,823	168,296	1,693,119	341,893	315,062	26,831	20.19	18.61
District No. 2	90,314	9,143	81,171	41,382	122,553	20,514	18,717	1,797	16.74	15.27
District No. 3	1,246,532	166,465	1,080,067	93,972	1,174,039	221,566	221,652	-86	18.87	18.88
District No. 4	2,644,278	283,438	2,360,840	703,874	3,064,714	574,316	514,400	59,916	18.74	16.78
District No. 5	1,081,778	154,143	927,635	191,021	1,118,656	222,533	196,988	25,545	19.89	17.61
District No. 6	1,794,458	288,099	1,506,359	391,441	1,897,800	365,340	324,758	40,582	19.25	17.11
District No. 7	3,054,815	426,138	2,628,677	1,223,176	3,851,853	649,994	599,126	50,868	16.87	15.55
District No. 8	1,131,161	151,136	980,025	220,891	1,200,916	226,771	209,259	17,512	18.88	17.42
District No. 9	990,155	160,908	829,247	179,691	1,008,938	187,961	176,631	11,330	18.63	17.51
District No. 10	2,245,428	395,429	1,849,999	301,086	2,151,085	416,667	388,065	28,602	19.37	18.04
District No. 11	2,368,002	417,353	1,920,649	400,735	2,321,384	462,825	408,174	54,651	19.94	17.58
District No. 12	6,404,643	726,394	5,678,249	4,433,114	10,111,363	1,458,202	1,491,637	-33,435	14.42	13.86
Country banks:										
District No. 1	1,502,648	195,786	1,306,862	650,633	1,957,495	250,942	221,999	28,943	12.82	11.34
District No. 2	2,086,955	242,166	1,844,789	1,848,851	3,693,640	427,848	369,202	58,646	11.58	10.00
District No. 3	1,519,907	200,231	1,319,676	1,418,509	2,738,185	328,739	269,865	58,874	12.01	9.86
District No. 4	1,661,467	204,389	1,457,078	1,127,330	2,584,408	324,944	271,631	53,313	12.57	10.51
District No. 5	1,634,986	249,332	1,385,654	691,643	2,077,297	284,199	235,490	48,709	13.68	11.34
District No. 6	2,029,817	306,741	1,723,076	590,852	2,313,928	332,121	276,682	55,439	14.35	11.96
District No. 7	2,570,588	341,182	2,229,406	1,512,116	3,741,522	471,768	402,844	68,924	12.61	10.77
District No. 8	1,163,786	169,083	994,703	418,015	1,412,718	193,779	164,339	29,440	13.72	11.63
District No. 9	1,134,968	161,236	973,732	623,297	1,597,029	206,274	173,720	32,554	12.92	10.88
District No. 10	1,877,178	296,144	1,581,034	271,187	1,852,221	288,865	237,616	51,249	15.60	12.83
District No. 11	2,116,558	362,544	1,754,014	175,441	1,929,455	307,096	256,088	51,008	15.92	13.27
District No. 12	1,419,604	185,485	1,234,119	720,846	1,954,965	253,019	216,027	36,992	12.94	11.05
All member national banks:										
District No. 1	3,163,618	331,933	2,831,685	818,929	3,650,614	592,835	537,061	55,774	16.24	14.71
District No. 2	10,888,266	1,091,990	9,796,276	2,653,177	12,449,453	2,378,769	2,322,571	56,198	19.11	18.66
District No. 3	2,766,439	366,696	2,399,743	1,512,481	3,912,224	550,305	491,517	58,788	14.07	12.56
District No. 4	4,305,745	487,827	3,817,918	1,831,204	5,649,122	899,260	786,031	113,229	15.92	13.91
District No. 5	2,716,764	403,475	2,313,289	882,664	3,195,953	506,732	432,478	74,254	15.86	13.53
District No. 6	3,824,275	594,840	3,229,435	982,293	4,211,728	697,461	601,440	96,021	16.56	14.28
District No. 7	9,728,557	1,187,492	8,541,065	3,548,910	12,089,975	2,070,964	1,934,703	136,261	17.13	16.00
District No. 8	2,294,947	320,219	1,974,728	638,906	2,613,634	420,550	373,598	46,952	16.09	14.29
District No. 9	2,125,123	322,144	1,802,979	802,988	2,605,967	394,235	350,351	43,884	15.13	13.44
District No. 10	4,122,606	691,573	3,431,033	572,273	4,003,306	705,532	625,681	79,851	17.62	15.63
District No. 11	4,484,560	809,897	3,674,663	576,176	4,250,839	769,921	664,262	105,659	18.11	15.63
District No. 12	7,824,247	911,879	6,912,368	5,153,960	12,066,328	1,711,221	1,617,664	93,557	14.18	13.41
Total, central Reserve city banks	12,814,151	1,260,853	11,553,298	1,576,562	13,129,860	2,879,609	2,867,385	12,224	21.93	21.84
Total, Reserve city banks	24,712,534	3,344,793	21,367,741	8,348,679	29,716,420	5,148,582	4,774,469	374,113	17.33	16.07
Total, country banks	20,718,462	2,914,319	17,804,143	10,048,720	27,852,863	3,669,594	3,095,503	574,091	13.17	11.11
Total, all member national banks	58,245,147	7,519,965	50,725,182	19,973,961	70,699,143	11,697,785	10,737,357	960,428	16.55	15.19
GEOGRAPHICAL SECTIONS										
New England States	3,267,891	341,569	2,926,322	872,760	3,799,082	610,206	553,540	56,666	16.06	14.57
Eastern States	16,473,566	1,756,995	14,716,571	5,109,796	19,826,367	3,555,175	3,348,428	206,747	17.93	16.89
Southern States	11,159,677	1,842,234	9,317,443	2,440,093	11,757,536	1,960,730	1,696,990	263,740	16.68	14.43
Middle Western States	15,309,890	2,001,402	13,308,488	5,723,555	19,032,043	3,150,685	2,897,138	253,547	16.55	15.22
Western States	4,209,876	665,886	3,543,990	673,797	4,217,787	709,768	623,597	86,171	16.83	14.78
Pacific States	7,824,247	911,879	6,912,368	5,153,960	12,066,328	1,711,221	1,617,664	93,557	14.18	13.41
Total, all member national banks	58,245,147	7,519,965	50,725,182	19,973,961	70,699,143	11,697,785	10,737,357	960,428	16.55	15.19
Nonmember national banks (in possessions)	122,068	7,425	114,643	110,292	224,935	44,986	33,740	11,246	20.00	15.00
Total, all national banks	58,367,215	7,527,390	50,839,825	20,084,253	70,924,078	11,742,771	10,771,097	971,674	16.56	15.19

¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank effective July 1, 1949, at country banks and June 30, 1949, at other classes are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 14 percent for country banks.³ The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.⁴ The cash in vault and reserve with approved national banking associations.

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